

CBers: Still Banging
Together After All
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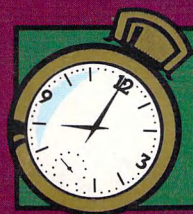
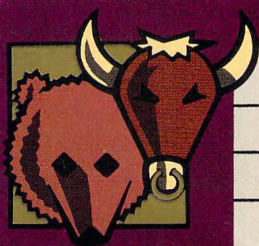
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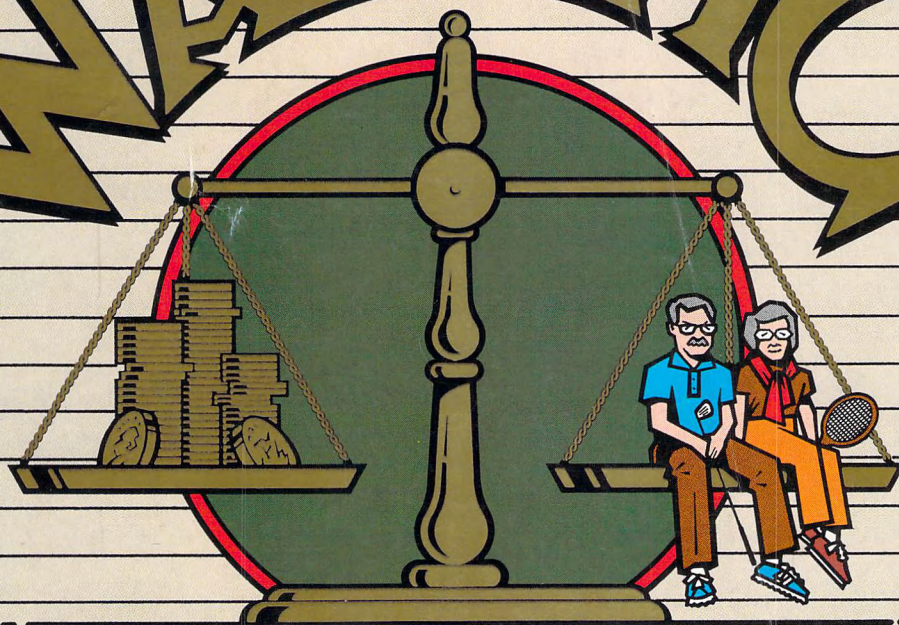
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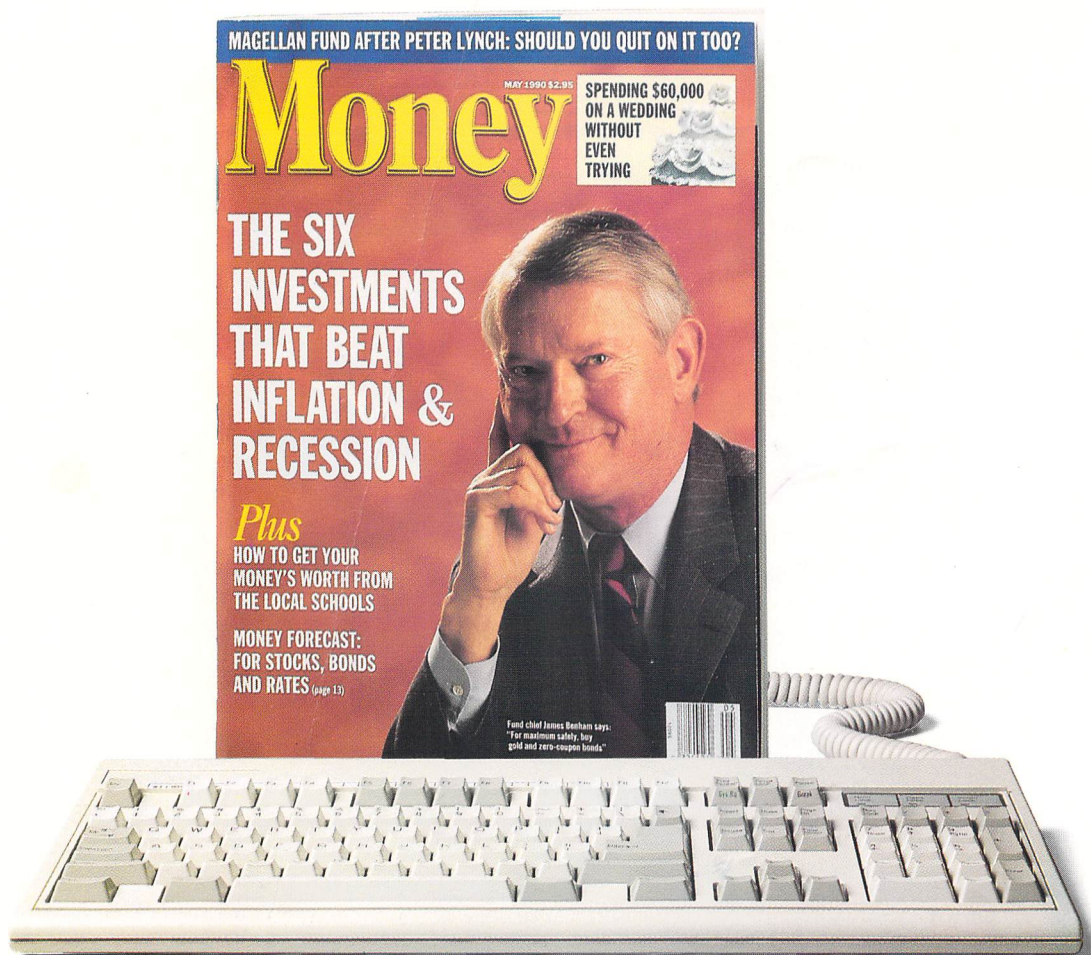
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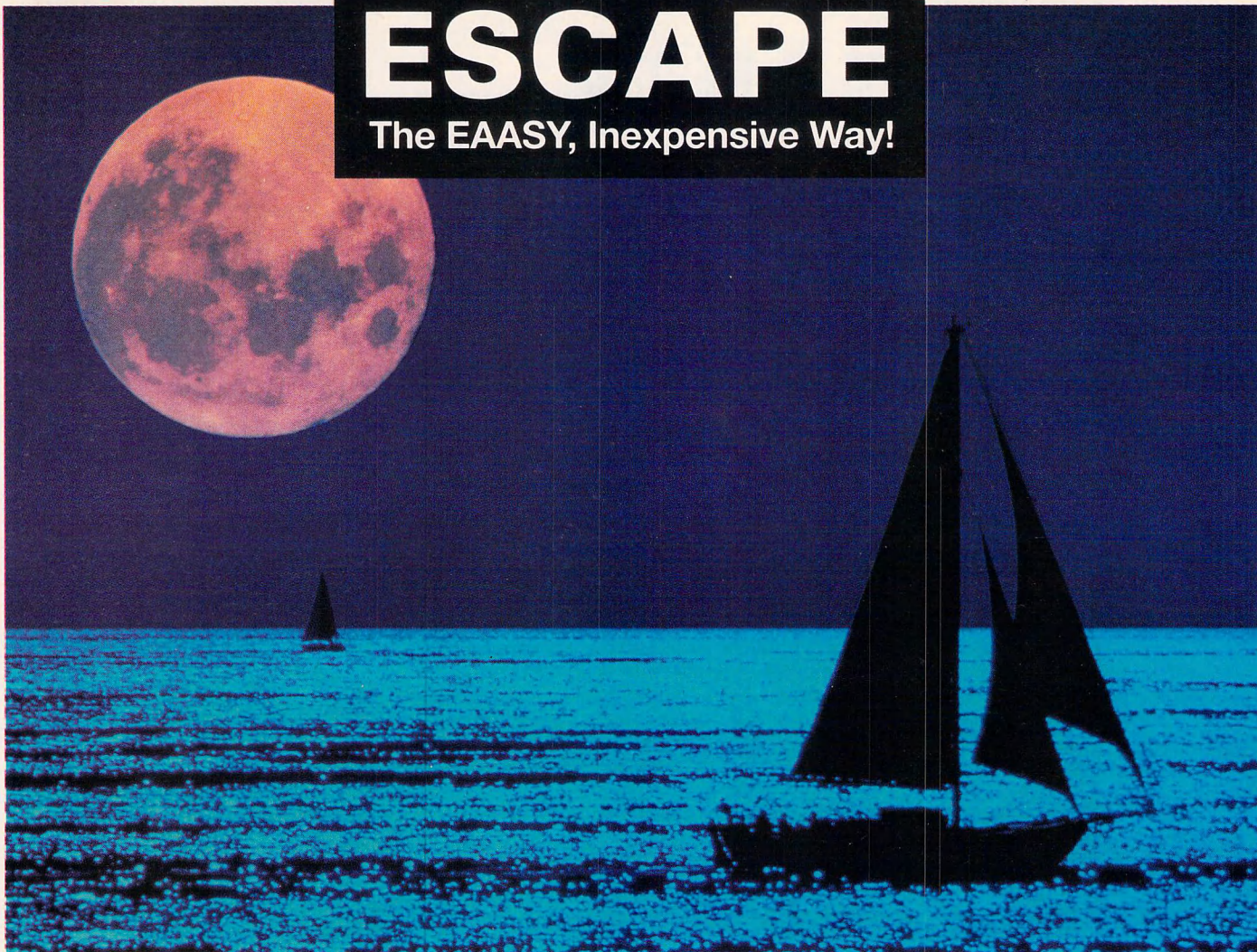
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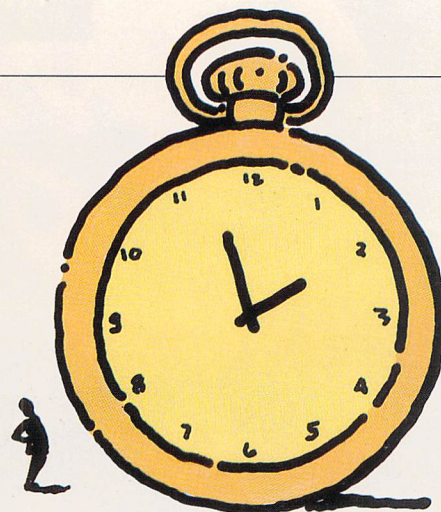
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COMPU SERVE

M A G A Z I N E

CompuServe® Magazine™, October 1990

Volume 9 Number 10

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Dear Reader

In these times of economic uncertainty, cash is king—and queen. And from what experts are telling us, most debt-ridden North Americans have a far smaller cash cushion—or any kind of financial cushion for that matter—than they should have. The overall rate of saving in the United States is dismal when compared to that of nearly any other industrialized nation.

Among all population segments, the savings dearth should be of most concern to today's 30-and-over crowd steadily cruising toward retirement without the formidable financial resources of the previous generation. For those on the grayer end of the "Boomer" spectrum, the Golden Years are only two decades away.

In the 30-44 age group, which includes most readers of *CompuServe Magazine*, there still seems to be a benign disregard, if not insouciance, about gearing up for retirement years. Many in this age segment also have plans for a span of years before full retirement when they'll "leave the corporate rat race" and scale back working hours as consultants or home-based business people. Such plans could go unfulfilled for lack of personal financial reserves, a downturn in the economy, or both.

We're all becoming more aware of the insufficiency and unreliability of Social Security, the disappearance of traditional pension plans, and the squeeze between stratospheric college education costs for children on one side and care of aging parents on the other. And, despite unpromising personal savings statistics, there are signs that a generation now obsessed by consuming goods and ticking biological clocks is beginning to look at another Big Clock; what they see makes them pensive about miniscule nest eggs and undisciplined spending habits.

Questions arising are: "How do I go about saving and how do I invest what I save? Where can I get sound financial advice? How much do I need to save?" In this month's cover story, *CompuServe Magazine* examines these questions and more. Author Jenifer Rueff raises points everyone should consider when preparing for retirement, including some dramatic statistics to show just how critical a systematic savings/investment program can be to a secure future. She interviews financial experts and shows you how much more it costs each year you wait to begin a serious savings program. We also show you how to take advantage of CompuServe's financial services to get reliable information on where and how to invest your money.

Whether you haven't given a thought to savings and retirement, have just begun, or are well on your way with an established plan, you'll find something of great value—for now and years to come—in this month's feature story beginning on page 12.

* * *

CompuServe Magazine has a new reviews editor. Hardin Brothers, formerly columnist and West Coast Editor of *PC Resource* magazine, has been appointed to fill the void left by the sudden and untimely death of our eight-year veteran reviews editor, Ernest E. Mau (see September Dear Reader column).

Hardin is no stranger to CompuServe or *CompuServe Magazine*. He's written for *CM* since 1984 and has contributed more than 120 reviews and articles in those six years. In all, he has published more than 300 articles in the computer press since 1981. He was also sysop of the Writers and Editors Special Interest Group (WESIG) forum on CompuServe for two years in the mid-1980s. As a programmer, he's sold more than a dozen programs or program systems to several different companies.

Hardin lives with his wife Christy, and, as he says, "two dogs, two cats and 12 computers" in Southern California near Los Angeles. Hardin introduces himself and his plans for *CM*'s review section on page 46. We encourage your feedback during this time of transition for a popular section of the magazine.

Douglas G. Branstetter
Editor



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Abracadata Review

While we appreciate the review of Abracadata's Design Your Own Home: Architecture by Brian Monahan (June 1990, p. 43), we found it confusing and misleading. Mr. Monahan indicates that he is reviewing the Macintosh version of the program and describes the Macintosh system he used for his test. Significant portions of the review, however, apply only to the Apple II and an early Apple IIgs version of the program. Many statements in the review are not true at all for the Macintosh version.

For example, Mr. Monahan states that "the size of a drawing is limited by the size of the screen" and "there is no scrolling to accommodate larger-than-screen drawings." This statement was true for one early IIgs version of the program, but is no longer true for any Design Your Own Home: Architecture programs, and never has been true for the Macintosh version.

In the last paragraph of the review, Mr. Monahan mentions that program speed and screen resolution limit the usefulness of the program for professional architects and designers. Again, these statements don't seem to apply to Design Your Own Home: Architecture for the Macintosh. When compared to MacDraw and MacDraft, the Architecture program draws, scrolls and refreshes a drawing window containing complicated figures, such as complex polygons, faster. While it isn't clear exactly what Mr. Monahan means when he says the program's screen resolution is limited, he may be referring again to his own erroneous statement that the program can only produce screen-size drawings—not true for any version.

Abracadata's Design Your Own Home: Architecture programs for the Macintosh, the Apple II, IBM and IIgs have similar general purposes and many similar functions. They cannot be discussed interchangeably (nor should a very outdated version, such as the GS one he refers to, be discussed). We appreciate all the favorable comments about Architecture in Mr. Monahan's review, but we prefer that the observations be attributed to the proper programs.

Natasha Bowen
Public Relations Director
Abracadata
Eugene, Ore.

Mr. Monahan replies: Ms. Bowen is accurate in stating that my review confuses features of several versions of "Design Your Own Home: Architecture." References to pre-defined shapes and scrolling apply to the earlier Apple version of the program which was reviewed in Online Today (September 1987, p.53).

I did not suggest that there are better Macintosh programs for architectural design. However, when I compare the capabilities

on more powerful (and far more expensive) workstations, one can only suggest that the program has limitations.

I apologize for the confusion resulting from my comments relating to different versions of the program and hope that my explanation of the "limitations" of the program clarifies my position.

Access in Australia

As a newcomer to CompuServe, I think your magazine is a great supplement to the fun of moving around the board. Calling in from Australia, my remote geographical position disappears when I can converse with so many peers through the forums.

As a corporate PC manager responsible for 1,200 PCs, the opportunities CompuServe presents me in seeking new ideas and discussing my own opinions has been invaluable. There has not been a time where, after posting a message on one of the forums, I have not received at least one response within 12 hours.

My only disappointment so far has been the lack of Mall merchants who ship to Australia—no computer books, no CDs.... C'mon guys, there are shoppers out here just waiting for your goods!

Otherwise, access to CompuServe has changed my approach to my work and to the way I deal with suppliers and distributors here. Through CompuServe I have been able to approach Compaq, IBM, WordPerfect and Borland in Sydney with information and news that they themselves didn't know.

David Sokol
Sydney, N.S.W.
Australia

Script File Author

As regards "Script Files for Every Need" (August 1990, p.6), I agree that Howard Benner created a wonder product and will be sorely missed. I wish to correct one error, though; I contributed the script file CFREE.SCR, not John Hammond.

Steve Hammond
Crofton, Md.

Send a Letter

OLT-30 Letters to the Editor main menu.
Lists all departments.

OLT-31 Send a letter instructions. Complete instructions on how to send a letter to the editor via the electronic service.

OLT-32 Read letters from other OLT readers.

OLT-33 Send a letter to the editor. You will receive prompts for each step in the process. Important Note: We cannot answer questions regarding the CompuServe Information Service through this service. If you have questions or problems, please use the Feedback service (GO FEEDBACK).

MONITOR

Toscanini on the PC Podium

There's a music revival going on in the Tandy Color Computer Forum (GO COCO).

Back when use of the TRS-80 Model 4 was prevalent, music lovers used a program called Orchestra-80 to generate and play arrangements of their favorite songs. Anything from Bach to Bad Company was possible. Use of "Orch-80" ("Orch-90" for the Color Computer) lessened, though, as other, more powerful, computers came into being. But the music arrangements remained.

Now programmer Richard Busby has created PC-Orchestra, an IBM and compatible program that can not only "play" the old Orch-80 arrangements; it also uses the IBM Music Function Card to enable these computer composers to generate music of near-equal quality to that generated on more complex (and more expensive) systems.

Forum members are busy beta-testing "PC-Orch," composing new musical masterpieces and replaying many old favorites. Try out some of CM's favorites on your personal computer:

MONEY.ORG, Library 16 (PC-Orchestra). *Money for Nothing* by Mark Knopfler of Dire Straits. From the Dire Straits album, *Brothers in Arms*. "Some serious rock and roll, and fairly funky harpsichord," says arranger John Renfro Davis.

AIN'T.A85, Library 15 (Orchestra-80). *Ain't Misbehavin'* by Razaf, Walter and Brooks. Transcribed by Bruce Baker.

RELAX.A85, Library 15. *Mountain Climb*, an original composition by Bruce Baker. "I did [this composition] for a nurse who wanted something for her therapy subjects," says Baker.

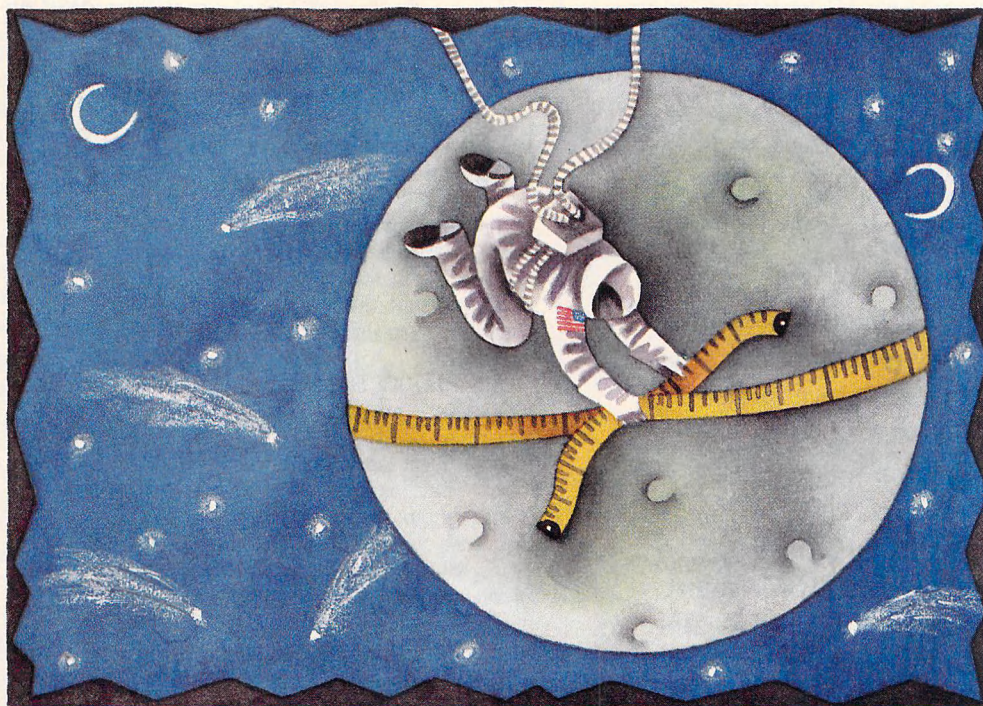
Trading Short-term Places

For short-term trading customers who buy and sell online, Spear Securities (GO SPEAR) offers the Trader's Advantage Program. It permits no-fee trading in 10 selected major New York Exchange issues.

According to Spear's Randy Stratt, a regional exchange specialist executes and matches the trades to the best price available. Single transactions are limited to no less than 100 shares or no more than 2,000 shares with overall positions restricted to 5,000 shares

either long or short.

But if your investing horizon is measured in months or years rather than hours or days, try The National Association of Investors Corp.'s Low Cost Plan. Described in the NAIC Forum (GO NAIC) Library 2, "About NAIC," file LCP.TXT, the plan directly enrolls you in a specific company's dividend reinvestment plan. Cost is the price of one share and a \$5 bookkeeping fee.



JEANNE BERG

Plutonian Ponderings

It was sort of like those "count all the jellybeans in the fish-bowl" contests, but bigger, and with an essay question: A tongue-in-cheek contest in the Astronomy Forum (GO SPACE) to estimate the diameter of the planet Pluto, and then to explain how you arrived at the answer.

Our favorite explanations included ones from the user who says he called the Pluto Chamber of Commerce, the guy who arrived at a magic number using a "paper airplane occultation experiment" and, of course, the one who swore he'd deduced his from a "Free-body diagram of Pluto during its autumnal equinox as seen from Mars."

Monitor

Edited by Gayle Brown
Contributors: Mike Pietruk,
Gary Plummer, Lindsay Van Gelder

MEMBER ESSAY

Great Passion, A Big Score and Rave Reviews

Writing and producing a full-scale musical production is a daunting task. To do it on time and under budget with a co-author in another city sounds like a fantasy. But we pulled it off, and CompuServe deserves a lot of the credit.

It all started when a gentleman from the National Association of Pastoral Musicians approached me with a proposition: Would I be willing to direct and produce my theater piece "The Passion of St. Mark" as a benefit for a local AIDS hospice and a dining hall for homeless people? I hesitated before I said yes; I knew that "Mark" needed a substantial rewrite and that many of the musical numbers needed to be re-orchestrated. With considerable foreboding, I agreed.

The first task was to assemble a production team. I prevailed on my friend Katie to learn the music typography program that we would use to provide my score, the orchestra's parts and the audience's program. This program (Passport Design's SCORE) is very powerful but not easy to master. Luckily, it is supported by Passport and by other users on CompuServe's MIDI/Music Forum. Katie and I became frequent visitors to the MIDI/Music Forum. Our questions were answered promptly and clearly.

As for me, I had to learn how to link together five different

brands of synthesizers so they would work in real-time in a theatrical production—all driven by a guitar MIDI controller. Lucky for me, there is a plethora of synthesizer experts in the MIDI/Music Forum.

Meanwhile, the rewriting process went on. CompuServe Mail became the communication method of choice among the entire production team. Rewrites were exchanged, new songs were uploaded and downloaded and program information arrived when it was needed.

In the end, "Mark" opened to rave reviews. I can honestly say

that I don't know how we could have pulled it off without the facilities of CompuServe.

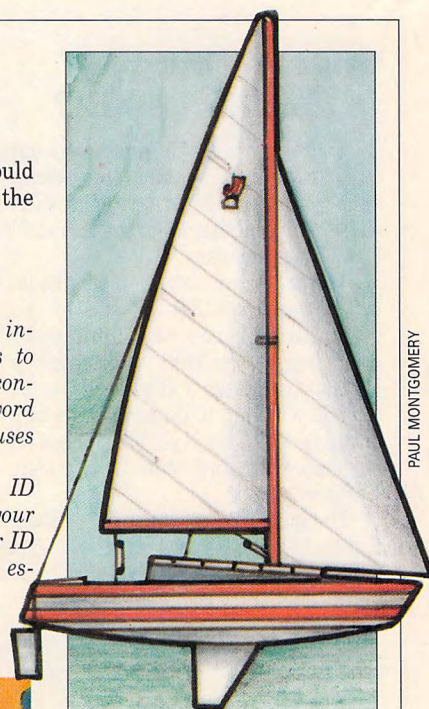
Tom Conry
Portland, Ore.

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ARTISTS ONLY



PAUL MONTGOMERY

Cruising for Bargains

These days, travel advisors regard cruise vacations as one of the best values around. Because of the overexpansion of the industry in the late 1980s, many cruise lines are fishing for passengers to fill their new ships.

The lure (beyond, of course, the prospect of leisurely basking under the warm, subtropical sun) is price. Cruises in the Caribbean or Mexican Pacific can cost as little as \$150-175 a day—often including round-trip airfare from an airport near your home to the cruise's home port.

Ships come in all shapes and sizes—from the massive multideckers pictured in the Sunday newspaper travel sections to smaller, yacht-like vessels or sailboats.

To assist in cruise planning, the Travel Forum (GO TRAVSIG) has set up Message Section 14, "Cruises." Chat with those who know cruise life best—the folks who have already taken one. Members can tell you, for example, which ships accommodate families, and which cater to a more mature crowd. Ask about ports of call, tipping and just how much you really need to pack.

Take a BYTE out of Borland

Three Borland International products have been selected for top honors by readers of *BYTE* magazine.

BYTE readers gave Quattro Pro, Paradox and Turbo Pascal Very Important Product awards. Each year, *BYTE* VIP awards are given to computer hardware and software products that readers select as "outstanding for day-to-day business and personal use."

"Once again, Borland has been recognized as a technology leader," says Philippe Kahn,

Borland's chairman, president and CEO.

Quattro Pro is a high-end spreadsheet program offering multipage consolidation and presentation capabilities.

Paradox is a relational database management program.

Turbo Pascal is a popular programming language that now offers object-oriented extensions.

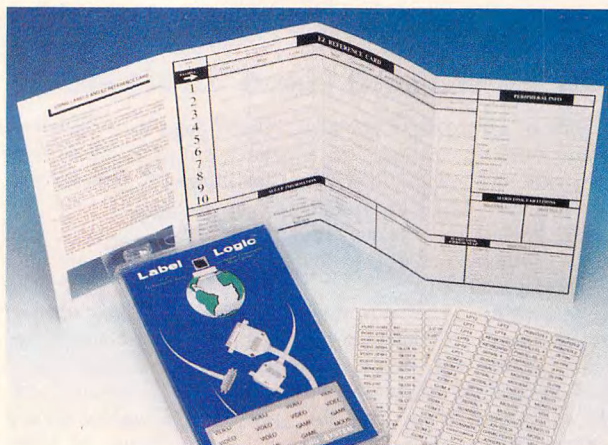
All three products are supported in the Borland Forums (GO BORLAND).

'Insert Thingy A in Doohickey B'?

Label Logic takes the guesswork out of hooking up computer systems, according to Brad Nye, Commercial Products Manager for the Torrance, Calif.-based company.

"After we ran into problems hooking up our computer systems at the office, our engineers went hunting for a labeling system that would identify cables, ports, slots and peripherals for anyone who had to do further repairs or upgrades," says Nye. They found no such product, and soon Label Logic was born.

The label kit comes with 144 labels to identify ports, cables, drives, expansion slots and peripherals, and a reference card to list label definitions and placement.



It retails for \$6.95 and can be ordered directly from AMT Communications, 2741 Plaza Del Amo #201, Torrance, CA 90503; 213/320-7757. (Dealer inquiries are welcome.)

Stay Tuned for Interactive Horror

Online haunts abound this month. Tricksters might try the multiplayer online adventure game *British Legends* (GO LEGENDS). Around Halloween, the pastures, swamps and graveyards of this mystical land count black cats and broomstick-riding witches among its inhabitants.

In the IBM New Users Forum (GO IBMNEW), HUGO.EXE awaits adventurers in Library 3, "Adventures." Control Hugo's destiny as

he tries to rescue his sweetheart, Penelope, imprisoned somewhere inside the haunted house of horrors.

The Role-Playing Games Forum (GO RPGAMES) maintains a permanent "Horror/Occult RPGs" area (Section/Library 6). This section is devoted to all manner of supernatural fun, including "Call of Cthulhu," "Chill," "Ghostbusters" and "GURPS Horror." These activities are supplemented by discussions on topics such as "How does a vampire work?" and the 100th anniversary of the birth of author H. P. Lovecraft.

Halloween itself is a special night in the forum. Associate administrator Lucinda Gainey hosts her annual "Call of Cthulhu" challenge in the conference area. "The game, based on the myths and legends created by H. P. Lovecraft," says Gainey, "invites the participants to adopt the roles of investigators who look into the cause of

a set of bizarre and mysterious events. The gathering brings the players into a haunted house and leads them through a series of hair-raising experiences as they seek to uncover the dwelling's secrets."

Advance reservations are recommended as, in past years, there is a waiting list to take part in this event. Leave a message in the forum addressed to Gainey's User ID: 70007,3600.

Flying Past the Paperwork

Airline employees who subscribe to CompuServe's airline services can select their flight schedules from their personal computers at home, says CompuServe's marketing manager Beth Sibbring.

Sibbring says American Airlines was the catalyst for CompuServe's Crew Scheduling Service, which enables participating airlines to upload monthly flight schedules, and enables crew members to download this information to their computers.

"Previously, airline employees had to drive or fly to their nearest base and pick up a lengthy computer printout of every flight available for the next month," says Sibbring. "Then, they had to take the list home, select the flights on which they wanted to work, go back to the base, submit a 'bid,' and go back home again. Later, they had to call to find out which flights they had been awarded." (Flights are awarded based on seniority and training qualifications).

Poring through the long list of flights and manually completing a bid that reflects personal preferences also can take many tedious hours. "Now, crew members who work for participating airlines can select, with the help of a licensed software product called COMPUBID, flights based on up to 40 different search categories, and then complete and submit a bid in minutes," says Sibbring. "They can also receive their awards from the airlines via CompuServe."

"Flight crews are a diverse group living all over the place," explains Scott Nason, American's managing director of Flight Operations Planning. "They only have to report to their place of work a few times a month, when they have to fly. But there are many other times when they need to communicate with the company. CompuServe provided us with the ability to offer our crew members access from almost anywhere."

JEANNE BERG

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Current Hits

by David Peyton

The libraries in CompuServe's forums are filled with thousands of files. The following are a few of the files uploaded in recent months. For a more up-to-date list, check the weekly "Uploads" columns in *Online Today* (GO OLT-3700). Before downloading any file, it's advisable to read the file's description. If you have problems finding any of the listed files, leave a message to the forum administrator (sysop) asking about its status.

APPLE ENTERTAINMENT FORUM

(GO APPFUN)

Plunder for the Ilgs—*Plunder GS* by Ken Franklin is a game for two to four players of any age. Three computer personalities are available as opponents. Requires a Ilgs with a 1.25MB RAM and System 5.0 or higher. Two 3.5-inch drives or hard drive recommended. The game unpacks to a 3.5-inch disk and includes more than 500K of unpacked graphics and digitized sounds. Documentation and icon file included. File PLUNDE.BXY (412,928 bytes) in Library 1 (Ilgs Games).

ATARI 8-BIT FORUM

(GO ATARI8)

Cryptogram Game—A game of cryptograms written in BASIC for the Atari 8-Bit computer. Files CRYPTO.BAS (5,888 bytes) and CRYPTO.DOC (documentation, 924 bytes) in Library 10 (Games/Entertainment).

ATARI PRODUCTIVITY FORUM

(GO ATARI8PRO)

Privacy Protector—SHREDR, a program that protects your privacy by totally erasing files from your disks. Overwrites individual sectors with random characters (twice) and changes the file name before removing it from the directory. Ensures that your private files can't be "snooped" out using a sector editor. Mouse/icon driven. Works in medium and high resolution. Freeware from Do Not Stamp Software. This new release is about four times faster than previous releases. File SHREDR.LZH (17,937 bytes) in Library 4 (Utility Programs).

AUTODESK FORUM

(GO AUTODESK)

TIGER Map—A file that contains a sample US Census Bureau TIGER map in AutoCAD drawing file format. The TIGER files are the Census Bureau's official digital maps made for the 1990 census. This file includes a sample map as well as information that describes the TIGER database and tells where to get TIGER maps in AutoCAD format. Maps are available for the entire United States and its territories. File TIGERM.ZIP (130,358 bytes) in Library 1 (AutoCAD).

DATASTORM FORUM

(GO DATASTORM)

Time Analyst—A program that interacts with Procomm Plus to give you information about the time you spend online. Analyzes the PCPLUS.FON file to provide total time spent online and other useful information. Especially good for business people who need to account for their online activities. Provides graphic representation if you have a color monitor. Shareware. File PCPLOG.ZIP (54,624 bytes) in Library 3 (PROCOMM PLUS).

DISABILITIES FORUM

(GO DISABILITIES)

Big Type—A file containing an executable utility for a shareware text magnifier for IBM PCs with CGA or MDA adapters. A TSR utility that should work with most word processors. File BIGT.ARC (5,376 bytes) in Library 5 (Vision Impairments).

EDUCATION FORUM

(GO EDFORUM)

For WordPerfect—An add-on for WordPerfect 5.0 or 5.1. MorePerfect is a new set of command keys in a new arrangement that offers special editing capability. With a single keystroke, you can move the cursor or delete by character, word, line, sentence, paragraph or page, forward or backward, without moving your hands from the letter keys. The author says you can double your editing speed. Shareware from Mark Shepard. File MP.ZIP (13,312 bytes) in Library 2 (Software).



FOX SOFTWARE FORUM

(GO FOXFORUM)

FoxPro Help—TRHELP, pop-up quick reference software that lets you look up FoxPro information while you are programming in a non-FoxPro editor such as Q-Edit or Brief. This utility program converts the FoxHelp database to TRHELP format, and includes version 2 of the TRHELP software for reading the converted file. File TRH4FP.EXE (81,618 bytes) in Library 2 (FoxPro).

GAME CHALLENGE FORUM

(GO CHALFORUM)

Modem Games—Worthy Opponent, a working MS-DOS demonstration containing four modem-to-modem games: *Cannonball*, *Checkers*, *Cornerstone* and *Snake Pit*. Registration (\$20) makes the other modules playable, including *Army*, *Ants*, *Backgammon*, *Laser Maze*, *Missile Strike* and *Quints*, and enables tournament play. Program includes online help, game clock, colorful screens and documentation. Requires 256K RAM and color monitor. You'll find the games in the file WORTHY.ZIP (140,597 bytes) in Library 14 (Other Modem Games).

GOOD EARTH FORUM

(GO GOODEARTH)

Organic Insecticides—A text file that describes the major botanical (organic) insecticides that are available, including which ones to use for specific problems, when to use them and when not to use them. File BOTAN.TXT (9,580 bytes) in Library 2 (Vegetable Gardening).

GREAT OUTDOORS FORUM

(GO OUTDOORFORUM)

Government BBSes—A list of government and other bulletin board systems open to the public, most without charge. These boards may help writers or researchers. Uploaded by Bill Clede. File BBSHLP.LST (5,690 bytes) in Library 13 (CIS/Computers).

HYPertext FORUM

(GO MACHYPER)

Power Game—A political-military simulation of a simple bipolar (two-superpower) world for the Macintosh HyperCard. You must decide whether to allocate your economic power for peace or war, then use that power to increase your national well-being while avoiding global thermonuclear war. File NUKEWR.SIT (92,672 bytes) in Library 2 (Games).

IBM NEW USERS FORUM

(GO IBMNEW)

PC Kaleidoscope—Version 3 of PC Kaleidoscope generates color and graphic displays of kaleidoscope images. Improvements in this version include Super VGA support, command-line parameters, translucent shapes that allow underlying shapes to show through, and more shapes for images. This shareware version shows 10 screens per run. Registered version can be used as a screen saver that continually shows ever-changing graphics screens. File KAL30S.ZIP (50,773 bytes) in Library 5 (Fun Graphics).

IBM SYSTEMS/UTILITIES FORUM

(GO IBMSYS)

Directory Colorizer—Version 1.2 of Directory Enhancer, a TSR that adds color to DOS DIR command. The TSR highlights the files that match the extensions you specify on the command line or in the setup menu. Automatically displays the total number of bytes in the directory. File DE12.ZIP (9,367 bytes) in Library 1 (DOS Utilities).

INTERNATIONAL ENTREPRENEURS NETWORK

(GO USEN)

Multilevel Analyzer—A program that allows you to analyze multilevel marketing. Demonstrates through a simulation how downlines can grow to yield a six-figure income in a hostile, competitive environment. Users input details of marketing plan, product acceptance, promotional budgets and strategies. Program projects downlines, costs, commissions, purchases, cash status monthly for each individual member. Warns of unprofitable situations. Requires MS-DOS machine with 640K. Color text recommended. Documentation and examples included. File MLMVUE.EXE (176,128 bytes) in Library 10 (Business Software).

Oldies but Goodies

by David Peyton

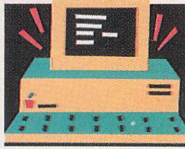
Following is a list of files uploaded to CompuServe forums more than a year ago that have earned the right to be called "oldies but goodies," either by the recommendation of forum administrators or by the number of downloads each file has received.

AMIGA ARTS FORUM (GO AMIGAARTS)

Jigsaw Ladies—*Femme Fatale*, an Amiga jigsaw puzzle consisting of 10 ladies digitized in full color. Features five difficulty levels. Images may be scrambled into 25, 40, 64, 80 and 100 pieces. A digitized female voice assists in placement of the pieces. *Femme Fatale* loads images from the forum's library of digitized data disks or your own pictures in low, medium, interlaced and high resolution. Puzzles also can be saved for later retrieval. File FEMME.ZOO (97,280 bytes) in Library 4 (Games).

AMIGA TECH FORUM (GO AMIGATECH)

Time Reducer—DFDELAY, a program for the Amiga that will reduce the amount of time set for seek time and for settling time and thus will speed up reads from diskette drives. Can work on df0: to df3. File DFDELA.ARC (7,285 bytes) in Library 14 (System Software).



ATARI ST ARTS FORUM (GO ATARIARTS)

Star Trek for the Atari—A *Star Trek* game written and compiled in STOS BASIC. Has digitized sound. Documentation included. File STOSTR.ARC (198,805 bytes) in Library 2 (Games).

AUTODESK FORUM (GO AUTODESK)

Bricks and Stones—Two hatch patterns for AutoCAD. The first is a random stone pattern and the second a true scale brick pattern. Shareware. File HATCH1.ARC (2,944 bytes) in Library 1 (AutoCAD).

BORLAND APPLICATION FORUM (GO BORAPP)

Sidekick Addition—Version 1.52 of SWAPSP, which allows you to run Borland's Sidekick Plus in less than 7,400 bytes. SWAPSP is part of The Swap Utilities and uses EMS. Shareware uploaded by Chip Rabinowitz. File SWSP15.COM (23,796 bytes) in Library 2 (Sidekick Plus).

GAME CHALLENGE FORUM (GO CHALFORUM)

Battle Via Modem—*Modem Battleship* is a shareware modem game for MS-DOS systems by Gerry Freymann. Only one player need run the program, allowing telegaming between unlike computers. Main screen options include dial, answer, game, DOS shell, Shat Mode and Quit to DOS. File BATTLE.ARC (106,120 bytes) in Library 14 (Other Modem Games).

GAMERS' FORUM (GO GAMERS)

High-Res Mah Jongg—VGA *Mah Jongg* produces screen displays in user-configurable colors. Requires IBM PC or compatible with VGA and Microsoft Mouse. Full instructions. This is the popular solitaire game using *Mah Jongg* tiles, easy to learn but difficult to win. Bears no resemblance to the actual *Mah Jongg* game. Shareware. File MJVGA.ZIP in Library 12 (Oriental Games).

GENEALOGY FORUM (GO ROOTS)

HyperCard Genealogy—An interactive genealogy program for the Macintosh with a HyperCard designed for efficiency and ease of use. Uses HyperCard's linking ability to the fullest. Make tree charts and then link them to "personal data" cards. Instructions and help included. Allows access to all relatives and "quick links." File GENEAL.SIT (46,336 bytes) in Library 4 (Apple Software).

HEWLETT-PACKARD FORUM (GO HP-1)

Envelope Addresser—DB Development's Envelope Addressing Program for use with the HP Deskjet and Deskjet Plus series of printers. Shareware. File MAKENV.EXE (58,542 bytes) in Library 3 (Utilities).

IBM APPLICATIONS FORUM (GO IBMAPP)

Business Ratio Calculator—A program to calculate 20 popular key business ratios using input from figures available on profit and loss statements and balance sheets. On-screen explanation of each ratio that remains while user-input data and ratio is calculated. Use as a planning tool for watching financial management trends in a small business. File KR.ARC (56,560 bytes) in Library 6 (Business Apps [A]).

IBM HARDWARE FORUM (GO IBMHW)

Disk Duplicate—DiskDupe, a disk duplication program for IBM-compatible programs that copies all 5.25-inch and 3.5-inch disk formats. Pull-down menus and status information. DiskDupe can copy 60 blank disks or more than 200 preformatted disks per hour. File DISKDU.ARC (111,531 bytes) in Library 1 (Disk/Disk Utils [H]).

IBM NEW USERS FORUM (GO IBMNEW)

Outdoors Adventure—*Wilderness Survival: The Case of the Rugglestone Ripper*. This is a menu-driven outdoor adventure game for the IBM PC-XT or PC-AT with at least 256K RAM, CGA or better and a color monitor. File WS20.ARC (77,568 bytes) in Library 3 (Adventures [N]).



MACINTOSH ENTERTAINMENT FORUM (GO MACFUN)

3-D Pong Game—*Isobounce*, a 3-D arcade game for the Macintosh that adds a new dimension to the *Pong*-type games. File ISOBOU.BIN (11,097 bytes) in Library 2 (Arcade/Action Games).

MACINTOSH PRODUCTIVITY FORUM (GO MACPRODUCT)

Project Manager—A project management application for the Macintosh. Useful for making schedules. File PROJEC.SIT (44,800 bytes) in Library 7 (Utilities).

OS-0 FORUM (GO OS9)

OS9 Pagation Utility—An OS9 version of the Unix "pr" utility. Produces paginated output. Lots of options. Courtesy of Motorola. File PR.AR (4,833 bytes) in Library 9 (Utilities).

PC MAGNET UTILITIES FORUM (GO PCM:UTILFORUM)

ANSI Replacement—A memory-resident program that can be installed or uninstalled at any time. Performs all of the functions of ANSI.SYS and works at higher screen speeds. Can be activated or de-activated. Uses a large, flushable key-reassignment buffer and works with video modes of any size. File ANSI.ARC (34,676 bytes) in Library 2 (Utilities).

TANDY PROFESSIONAL FORUM (GO TRS80PRO)

Tic-Tac-Toe—A three-dimensional *Tic-Tac-Toe* game that takes advantage of the Tandy 1000's graphics mode 5. File GRID.ZIP (5,453 bytes) in Library 5 (PC Compatibles).

TRAINNET FORUM (GO TRAINNET)

Track Layout Game—A "game" designed for IBM PCs and compatibles that presents 21 practice layouts, similar to tower schematics. Allows you to design and test your own layout, which is the real value of this set of programs. File PC-RR.ARC (66,560 bytes) in Library 13 (Computer/Electronic).

David Peyton co-authored *How to Get the Most Out of CompuServe*, now in its fourth edition. His CompuServe User ID is 76703,244.

by Jenifer Rueff

Goodbye, Wonder Years— Hello, Golden Years

FEATURE

CM's Cover Story:

Financing the
Boomers' Future

▼
Getting Your Assets
in Gear, page 14

▼
Money Magazine's
Retirement Tool, p. 20

► **For a generation with a consuming passion, "sixtysomething" is far off. But the time to make a plan is now.**

There was a time when retirement meant a gold watch, Social Security and a guaranteed pension. And up until now, the "three-legged stool"—consisting of Social Security, company pension benefits and personal savings—has been a successful model for providing a comfortable retirement.

In fact, today's retirees may be the most well-off of any generation to date. Of course, they've been aided by skyrocketing real estate values beginning in the late 1970s and a historic bull market in the '80s. Social Security is still intact, realizing comfortable surpluses. And company pension plans have also been buoyed by the bull market.

"The retirees we're seeing now have been the beneficiaries of the post-World War II boom," says Greg Schultz, president of Retirement Planning Inc. in Walnut Creek, Calif. "They were born during the Depression, so their expectations were low, their work habits good, and they came of age after World War II in an unprecedented period of growth. That's a pretty powerful combination."

The 78 million or so Baby Boomers who will be moving into retirement in the next few decades won't be so fortunate. Born and raised as consumers, we've spent little time thinking about the future.

"Now what you have is a generation that doesn't have a strong work ethic. We want it all, we want it now, we want it easy, and we want it free. And the economy simply isn't as accommodating today," says Schultz. "If that

continues, it's a logical conclusion that we're not going to be as well off."

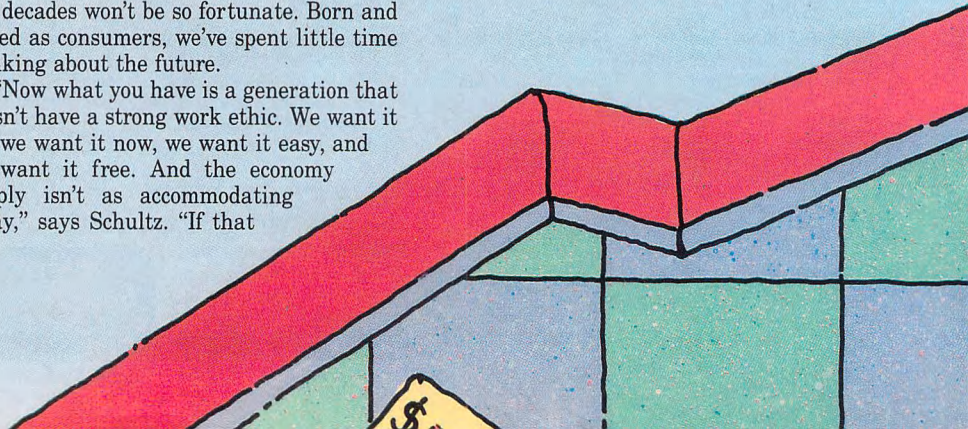
Indeed, recent trends—demographic, political, economic and social—are forcing many to take a serious look at what it will take to afford a comfortable retirement in the years ahead.

As demographers would have it, Baby Boomers are an unfortunate stampeding herd destined to feather the nest eggs of the current, prosperous older generation and suffer later under a shrinking, overtaxed "baby bust" generation.

By the year 2029 when the last Baby Boomers move into retirement, there will be less than two workers to every retiree, a decline from today's 3.3 to 1 ratio. This demographic shift will undoubtedly put pressure on many existing retirement funding mechanisms, such as Social Security and company pension plans.

In fact, there are already signs that the traditional three-legged stool will no longer be an adequate model for future generations of retirees.

Most experts agree that the Social Security system can't continue much longer on its present course. With Congress appropriating current Social Security surpluses to fund the deficit, it may simply be a question of who



will bankrupt the system first—aging Baby Boomers or the federal deficit. Today's worker, under the current system, who retires in 2040 would have to live to age 97 to get back all the Social Security tax he or she paid out.

One solution to stem the tide, many experts believe, will be to require Social Security benefits to be subject to a "needs test." Eligibility will be restricted to certain income levels, designed primarily as a safety net to protect older citizens from poverty. "It's in fact already happening with the recent introduction of a tax on benefits," says Schultz, "and it's only going to get worse."

Corporate America is similarly whittling away at another traditional source of retirement security: company pension plans. Many workers who are covered under traditional employer-sponsored plans, such as defined benefit plans, are quickly seeing their benefits trimmed—or even eliminated—as businesses cope with the ever rising cost of pension and health care benefits.

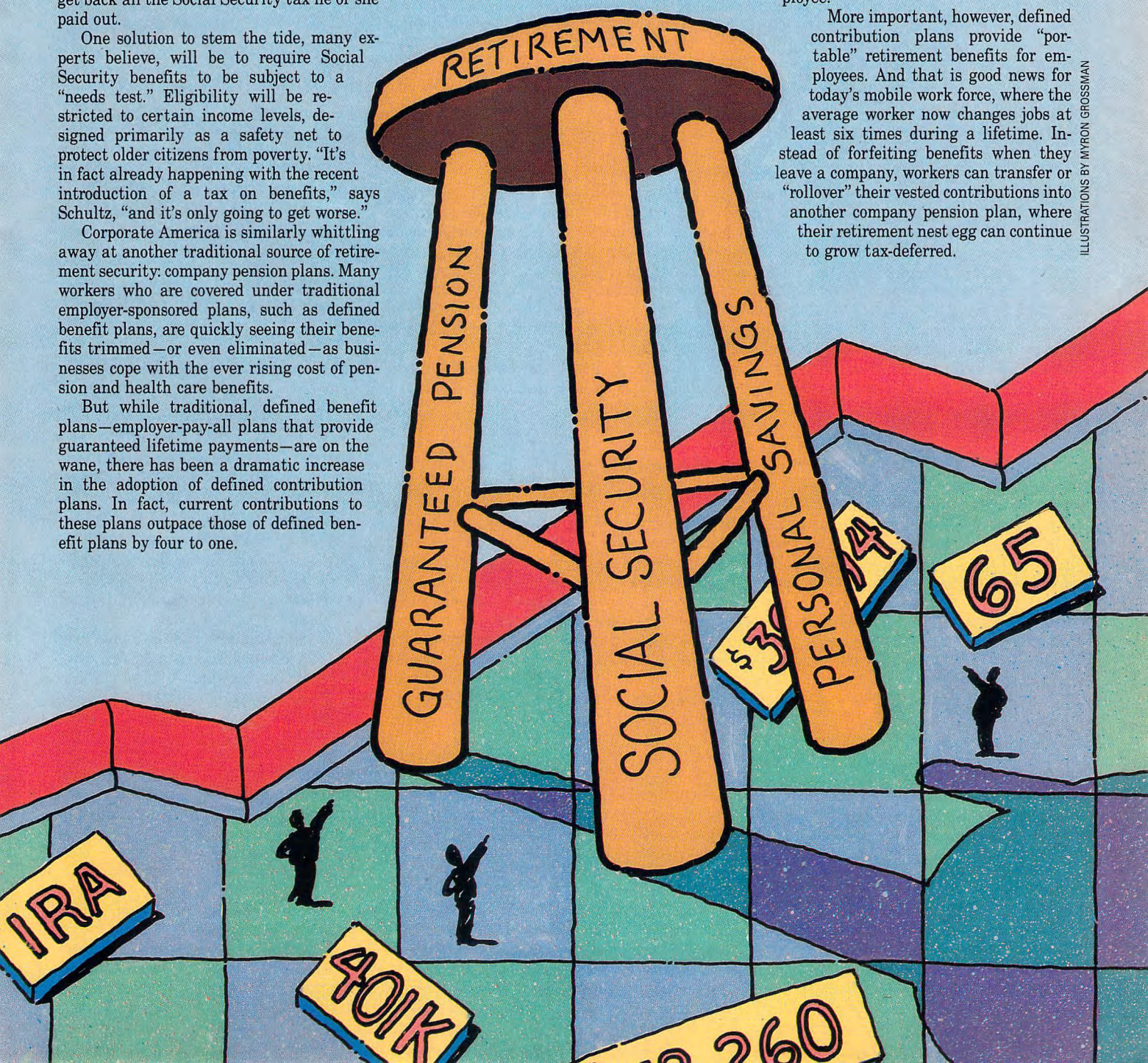
But while traditional, defined benefit plans—employer-pay-all plans that provide guaranteed lifetime payments—are on the wane, there has been a dramatic increase in the adoption of defined contribution plans. In fact, current contributions to these plans outpace those of defined benefit plans by four to one.

Defined contribution plans, such as profit-sharing, money purchase, SEPs and 401(k)s, are increasingly popular with employers because they can offer gener-

ous tax benefits and are, in most cases, less costly and simpler to administer. In many cases, particularly with 401(k)s, they also help shift the burden of funding to the employee.

More important, however, defined contribution plans provide "portable" retirement benefits for employees. And that is good news for today's mobile work force, where the average worker now changes jobs at least six times during a lifetime. Instead of forfeiting benefits when they leave a company, workers can transfer or "roll over" their vested contributions into another company pension plan, where their retirement nest egg can continue to grow tax-deferred.

ILLUSTRATIONS BY MYRON GROSSMAN



QUESTIONS & ANSWERS

Preparing for 'A Lifetime of Work'

Name: Dr. Leroy Stone

Profession: Statistician/Demographer; former full professor at University of Western Ontario; adjunct associate professor at University of Michigan; specializing in demography and gerontology. Wrote several books dealing with population and aging in Canada. Elected Fellow of the British Royal Society for Arts. PhD, University of Pennsylvania.

Residence: Ottawa, Canada.

Family: Married, two school-age children.

Retirement Portfolio: Stocks, bonds, real estate in three countries.

CompuServe Products Most Used: MQDATA, CENDATA, IQuest, Disclosure II, S&P Online, Investors' and Apple Forums.

Q: You've spent a great deal of your professional life addressing retirement-related issues. What observations do you have about current and future retirement trends?

A: Less and less is there a shared understanding of what "retirement" means. If you perceive "retirement" as a permanent withdrawal from giving useful services to others—even if unpaid—sometime near age 65, then it seems that a declining percentage of eligible people are adopting this pattern. A growing proportion of "retired" people, those receiving retirement income, eventually resume doing some kind of work—even if unpaid—if their physical and mental fitness allows.

In the future, all indications are that this trend will continue, as the average Baby Boomers will not find pension indexing adequate to prevent the purchasing power of their pensions from being eroded. So if they want to maintain their standard of living and have the minimum levels of physical and mental fitness, most will eventually try to do some sort of useful work.

Q: With Social Security and company pensions playing a diminishing role in financing retirement, what are the prospects for future generations of retirees?

A: Those planning to retire in the next few decades, particularly Baby Boomers, should prepare themselves for a lifetime of work—including volunteer work—and might do well to start interspersing periods of intensive work with periods of intensive leisure at ages well below 65.

Because knowledge is expanding rapidly and technology is ever changing, those periods of intensive leisure should really be periods of "intellectual up-grading," in order to keep your knowledge and skills current as much as feasible.

It also will be important to do everything in your power to preserve

and promote enhancement of your mental and physical fitness and your ability to cope with or bounce back from adversity. Because no matter how old or young you are, if you are unfortunate enough to fall below certain minimum levels of fitness, you will be regarded as a dependent non-producer, and you will have little chance to keep up your standard of living.

This means personal habits, social networking and supports, and vigilance about environmental assaults on your life chances. It also means that you should grab fun, leisure and "good family times" in your younger years. Don't assume that you'll have the fitness required to have these pleasures in the closing years of your life so you can keep putting them off until you retire.

Q: Can you elaborate on what you mean by "social networking and supports"?

A: I mean achieving and retaining the quality of social bonding with significant others that will assure you the care you may need in your senior years.

One of several dimensions of this issue is long-term care, and I will use it as an example, recognizing that only a small minority of seniors need long-term care. There is a lot of talk and debate about how to create an effective long-term care insurance scheme that the private sector can support. And in this talk there is the almost constant assumption that some organization will magically produce the long-term care needed as long as we are able to pay for it. It's as if long-term care is a loaf of bread sitting on the grocer's shelf waiting to be bought.

Nothing could be further from the truth, which is that some live human being has to do the laying on of hands that long-term care involves, and that laying on of hands can take up a lot of a person's time! Those people who have pursued splendid isolation as "inde-

Personal Savings: Save More Now

Most experts agree that the United States has a pitifully low savings rate. Most estimates range from 3 percent to 5 percent on a national level. And although the US savings rate is on the rise, it is still paltry compared to the German and Japanese, whose average savings rates are at 15 percent to 16 percent.

Couple a low savings rate with a longer lifespan and there's increasing evidence that many Americans may no longer be able to afford to retire at 65. The average life expectancy of Americans has increased to 77.0

Projections by the National Institute of Health estimate the average life expectancy to grow to 86 years for men and 91.5 years for women by the year 2040. That means some of us can expect to spend 20 or even 30 years living in retirement.

What's more, Baby Boomers on average are starting families later in life. That means in those later "catch-up" years when most empty nesters save heavily for their retirement fund, many Baby Boom parents will be juggling college tuition and possibly care of an elderly parent.

The bottom line is that Americans will

is that no generation has had so many retirement planning tools at its disposal, including many resources on CompuServe (see stories on pages 18, 19 and 20).

While most Americans consider providing for their retirement their single most important long-term financial goal, few of us are adequately preparing for it.

In a recent Gallup poll, more than 40 percent of Americans said they were worried that they would outlive their retirement savings. Despite their concern, however, 25 percent said they did not have a plan to meet their future needs.

pendent people" in their younger years might likely discover in their later years that the quality of their lives will depend critically upon their interdependence with significant others—and that this kind of social bonding cannot be bought with money and is developed over a period of years, not months.

Q: How would you say your experience has influenced your notions about retirement?

A: I have the great fortune of having a good family that has always paid explicit attention to issues of investing in human capital—self-development for effective competition in the marketplace for skills, knowledge and experience—and in non-human capital, with whatever we have been able to save.

As a young hot-head, I began playing in the stock market as a short-term trader in the late 1960s. Although I left the market (with an overall loss, of course) for nearly 12 years in 1974, I had learned the humility that the market so amply teaches everyone, the importance of strategic thinking and planning, the ability to run against the crowd and do the unpopular thing, and the vital importance of fundamental research to anyone who has a realistic hope of "getting there before the crowd does."

I believe everyone who can afford it should get some real experience trading stocks and going to the horse races. They offer immense lessons about risk-taking, risk-aversion, emotions, crowd psychology and how seemingly random factors can upset the best laid plans.

Q: How have you used CompuServe to invest your own human and non-human capital?

A: It's often said computers are great for young people. I feel they are even better for older people! In a nutshell, computers have opened vast new vistas for lifelong learning and growth. They provide older people with splendid new opportunities to sell valuable services long after they have "retired." Computers also offer to those with failing mental faculties a realistic prospect of building effective auxiliary brains in the form of computer-resident knowledge bases coupled with powerful key-word-driven search engines. I have absolutely no doubt that I will be able to forestall "normal" mental deficiency by as much as five years by the use of my computers. I have seen how this relieves pressure on myself to remember certain things. I know that when I need the knowledge, I have it well organized and easily accessible in my auxiliary brain!

But feeding your auxiliary brain with the machine-readable texts and graphics is time consuming and expensive. And that's where CompuServe becomes a part of the beneficial revolution that we can work into our lives and our personal competitiveness through computers.

The designers of CompuServe did us older folk a fantastic favor by harnessing for our use historical data and texts of various kinds—just the sort of thing you need to build knowledge bases.

Thanks to CompuServe, the self-reliant investor can log on and download large amounts of detailed historical data at reasonable prices. What's more, you have the option of having the data formatted so that it is easily input to your data manipulation program. CompuServe provides an answer to one of the biggest gripes of self-reliant investors—that brokerage firms have "backroom" analysts who turn out detailed and timely industry or company reports that we have a hard time accessing.

Q: What specific CompuServe services have been most useful to you?

A: Disclosure II, IQuest, S&P Online, and Value Line help me cut the knot of inaccessible information dramatically. I feel that I am right in there with the institutions that can quickly get company earnings estimates and reports.

I also access the vast databanks of old magazine and trade paper articles, along with the online encyclopedia—which are invaluable to a person like me who is bent upon intellectual self-development as a life-time pursuit.

Of all the services I access on CompuServe, though, the development of the GIF format for facilitating the sharing of graphics between different computers is probably the most important. I don't have to tell you how critical is the visual dimension of knowledge tools, and how hampered learning can be without it.

When you consider that GIF gives me the opportunity to retrieve pictures originally created on an Atari, an Amiga or an Apple II, or any of a variety of computer environments, you begin to understand what an enormous contribution this GIF has and will become to people who want to use computers for personal development.

Q: So do you ever plan to "retire"?

A: I don't view retirement as being a special phase of my life. I see the day when no one may want to pay me for professional services as an employee, and realize that I have to work out some way to deal with the effects of inflation on any income or wealth I may have accumulated when that day comes. But my preparation for that is just part of my current everyday resource management and investment strategy making, which are designed to seek the independence of my family from government transfer payment schemes when that day comes. In a sense, this means I'm preparing not to be retired in the old sense of the term.

I am much less concerned about money questions than I am about the care I can provide to my family and the bonds I am building so that I can get care when I need it. I really do not think money is going to bring me the quality care I hope to have, but that effective social networking will. This means that I put little value on independence. Far more crucial is interdependence, people exchanging services and relying upon each other for help. That's something people thinking about retirement need to ponder carefully.

—JR

FEATURE

companies. The company paycheck is about to stop and we sit down to create a paycheck from the assets they've accumulated," says Schultz.

"It amazes me that you can take two people—with the same starts and finishes in their careers, making the same money—and their personal circumstances, the wealth that they end up with, can be as different as night and day," he notes.

Why is it that some people are just "hand to mouth" every month and others are coasting? Much of it has to do with behavioral patterns and habits, according to Schultz.

attuned to their spending relative to their income," he advises. "There's a lot of income to be had in your lifetime, but if you spend it all, you're still broke.

"Retirement planning is a lot like driving down the freeway. You need to turn your steering wheel only a little bit before you're in the ditch...or going straight down the road. Likewise, it doesn't take a lot of money or much of a change to significantly impact your financial situation—especially if you've got 20 or 30 years to accumulate assets."

Start Early

save more and start early. And if you didn't start early, then you've got to start right now. That's as early as you can start."

Ideally, investing for retirement should begin in your 20s and 30s—as soon as you are employed—when you seemingly can least afford it. For most people, more immediate needs such as buying a car, a home and starting a family often overshadow the need to start saving for retirement. Others simply assume Social Security and company pension benefits will be enough to provide a comfortable retirement.

There's no better time, however, to cap-

QUESTIONS & ANSWERS

Using Financial Forums to an Advantage

Name: Dick Dwyer

Profession: Retired since 1984 from 27 years in the foreign service; posts included Washington, D.C., Syria, Egypt, Bulgaria, Chad and Guyana, and consul general for the French Caribbean based in Martinique. BA from Dartmouth and MPA from Princeton.

Residence: Washington, D.C.

Family: Two children, youngest of whom is in college.

Retirement Portfolio: Stocks, bonds, mutual funds.

CompuServe Products Most Used: NAIC, IBM Applications, WordPerfect Support Group, Borland Applications Products, Investors' Forum, Value Line, S&P and OTC News.

Q: Being overseas so many years, was it difficult to plan for your retirement?

A: I used professionals while overseas, as there was little opportunity to keep up with US markets. And, what with a couple of dozen *coup d'états*, learning languages and the political and economic status of new countries, I postponed serious thoughts about retirement much longer than I should have. I was fortunate, however, to retire into a bull market of unprecedented length.

Short-wave radio was the best source of information in most of the countries where we were posted. Television was a rarity in most of the countries where I was stationed, some of which lacked even newspapers. So to return to the United States and discover the wealth of information via computer on CompuServe and other databases was an absolute revelation.

Q: How did things change once you started using the CompuServe Information Service?

A: With a computer plus CompuServe (and other data sources), I soon found that I was second-guessing the professionals I was paying for financial advice. I often could get more information, more quickly, on various companies in which I was interested in investing than did my account manager. The 10K reports, various brokerage reports, company earnings estimates, were all available in my basement "mole hole," to say nothing of stock quotes, wire service reports and so on. For the latest reports on smaller companies, the Executive News Service is often an invaluable tool.

I also joined a number of other computerized investors as a founding member of an investment club in 1986, through which I discovered the National Association of Investors Corp., formerly the National Association of Investment Clubs. None of us has a major or even significant share of our assets in the club, which is primarily educational, but it offered a great opportunity to meet regularly with others to discuss investment possibilities.

With the advent of the NAIC and Investors' Forums on CompuServe, our discussions could cover the length and breadth of the United States, and a few foreign countries besides.

Q: So you're an active user of the financial forums?

A: Yes, and through the NAIC Forum I also became interested in helping to provide investment education to others. I'm currently serving on the NAIC Computer Group Board and as president of the

the NAIC computer newsletter to be critiqued by my colleagues, or downloaded by the publisher in Michigan for publication.

I should also add that I have used a personal finance program called *Managing Your Money* by Andrew Tobias for several years, not the least because Andrew Tobias himself is a regular participant in the IBM Applications Forum.

Q: What other ways have CompuServe's forums helped you?

A: I also depend on CompuServe for answers to questions about several other software programs I use. I was amazed, for example, to receive a lengthy and helpful response to a question on WordPerfect from the executive vice president of WordPerfect on the WordPerfect Support Group Forum. Questions my manual did not answer on my new HP DeskJet printer were found on the Hewlett-Packard Forum. And questions about graphing financial data on Quattro Pro spreadsheets were answered in the Borland Applications Forum.

Thanks to the Consumer Electronics Forum, I learned of and purchased a new model camcorder that my local dealers had not yet heard of, and became addicted to home video making!

Q: It sounds like retirement is agreeing with you. Do you have any advice for those of us still in the planning stages?

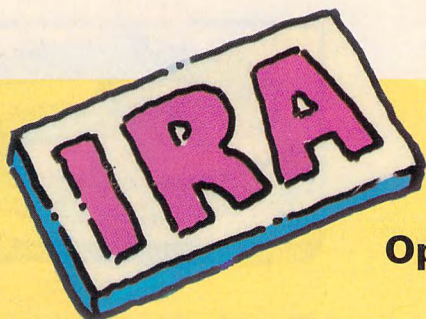
A: CompuServe users in their 30s and 40s might do well to retire at or near the beginning of an economic upswing!

But seriously, retirement planning is only one phase of planning one's financial future. It should be an ongoing process from an early age, the earlier the better. It's something of a truism, but the only real magic in financial planning for an individual investor is to compound interest over the long term. There's no computer program, no magic formula, no black box, no single evaluation of a stock or a financial product on which the individual can depend.

Goals must be set, based on a thorough examination of one's current overall situation and likely prospects for the future. Professionals can be and often are very helpful, especially for the individual who lacks time or access to the necessary information to undertake planning his or her own future. But only the individual is motivated exclusively by his or her own best interests.

Electronic communications, though, can give the individual access to information that formerly was available only to professionals. And equally or more important, it can offer forums to discuss ideas and methods with both peers and experts.

FEATURE



Opening an IRA or Keogh

CompuServe's online brokerage services offer two ways to invest online quickly, easily and affordably. The two services are Quick Way Online Brokerage Service (GO QWK) and Spear Online Securities (GO SPEAR).

When you open an account with either of these firms, you can access a full line of discount brokerage services and have access to your account 24 hours a day to:

- Place stock and options orders.
- Review, change or cancel orders.
- Check your portfolio value.
- Assess year-to-date realized gains and losses.
- Get up-to-date prices on stocks, options and mutual funds.
- Review transaction history for tax records.

Orders can be placed online through your account at any time

day or night, and are executed as soon as they are received, or as soon as the market opens. You also receive immediate confirmation of your order.

To open or transfer an account, simply complete an application online or request a brochure and application to be sent to you through the mail.

Check out the individual services offered by each firm before you open an account. Spear, for instance, offers a commission rebate program that reimburses part or even all of your CompuServe charges out of commission payments.

What's more, if you open an IRA or Keogh, there's no annual fee for maintaining the account. Couple that with the reduced commission rates and 24-hour access, and it's a convenient, affordable option that's hard to beat.

your side. Even a small amount of capital invested each year can grow significantly if it has many years to compound.

"You can see the value in saving toward retirement just by looking at a compound interest table," says Ken Weiss, president of The Weiss Organization Inc., an actuarial and retirement plan design firm in Des Plaines, Ill. "If you just project the value of one dollar over a number of years, it's an amazing geometric increase." (See chart on page 18.)

What's more, some experts estimate that every six years that a person delays saving toward retirement, it will double the amount that he or she needs to accumulate.

Fortune magazine probably stunned more than a few of its readers last year in estimating that retirement would cost its average 45-year-old subscriber approximately \$2.8 million. The figure was based on an average household income of \$83,000, an average annual inflation rate of 4.5 percent and a retirement age of 65.

Counting the costs, however, is the painful first step of reaching any goal. And planning for your retirement is liable to be the most important, most expensive step you'll ever face. For an example of how much it might cost you to wait any longer to take charge of your future, see the Cost of Waiting chart on the next page.

If estimating what you'll need to afford for retirement sounds like an impossible task, take heart. With the *Money* Magazine Financial Information Center (GO MONEY-MAG) you can tap the convenience, timeli-



Social Security Information

Whether you're nearing retirement or still in the planning stages, you may want to know what benefits are available to you from Social Security. With CompuServe's Social Security database (GO SSA), you can find out:

- ▶ What benefits are offered
- ▶ Which benefits you're eligible for
- ▶ When to contact your local Social Security office
- ▶ How to build protection through work credits
- ▶ How to appeal your Social Security claim
- ▶ Why your payments may be reduced or terminated

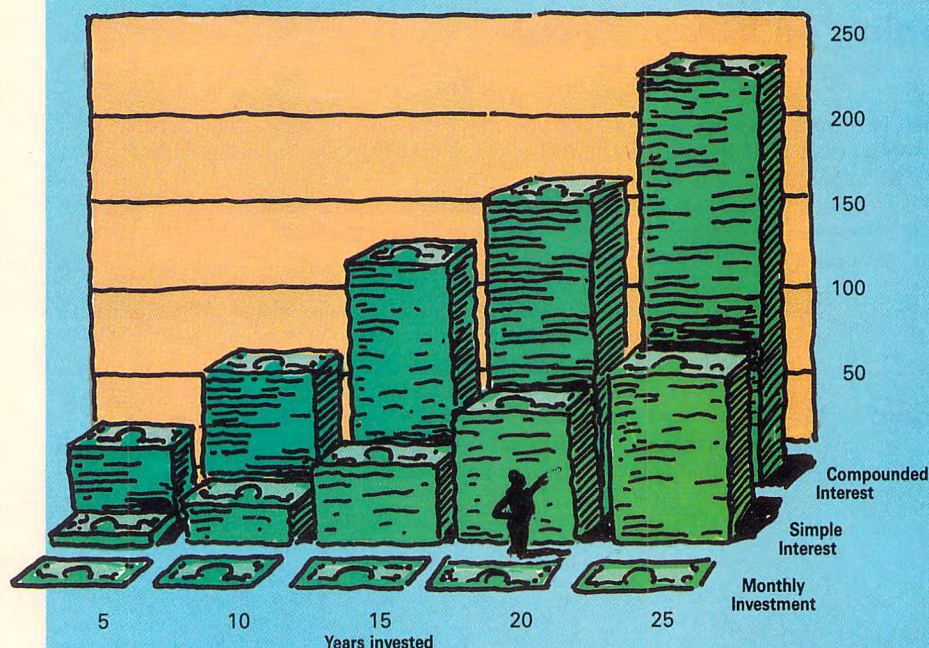
- ▶ What your Social Security and self-employment tax rates will be
- ▶ How excess earnings are handled
- ▶ Statistics and background on each benefit program

You also can receive a precise estimate of your Social Security benefit by requesting a Personal Earnings and Benefit Estimate Statement from the Social Security Administration. Simply call 800/234-5772 and ask for Form SSA 7004.

Within four to six weeks after you've sent in your completed form, you should receive an estimated monthly benefit amount that will help you estimate your future retirement income.

Compounding the Interest

Comparing the growth of simple interest to monthly compounded interest



Assumptions: Growth of 10% per year of \$100 monthly investment. It compares growth with simple interest to that of monthly compounded interest.



What's News in Retirement

If you want to stay on top of developments on retirement issues and legislative changes as they happen, tap into CompuServe's Executive News Service (GO ENS). With ENS, you can set up clipping folders to retrieve the latest news on pension legislation, retirement products such as IRAs and 401(k)s, tax changes and more as it comes off the major world news (AP, UPI, *The Washington Post*) and business wires (Reuters Financial Report, OTC NewsAlert).

You also can access important news articles on retirement topics in the new *Money Magazine* Financial Information Center database (GO MONEYMAG). In addition, full-text articles from magazines such as *Aging* and *Modern Maturity* are available in Magazine Database Plus (GO MDP).

For example, you can use *Money* magazine's FundWatch Online to screen more than 1,500 mutual funds—using criteria that mirror your investment philosophy—to find the ones consistent with your retirement or other financial goals. If your retirement goals have not yet been clearly defined, then read insights and practical advice on the subject from the editorial staff of *Money* magazine in *Money Magazine* Online, where carefully selected articles on retirement, taxes, portfolio management, saving for a

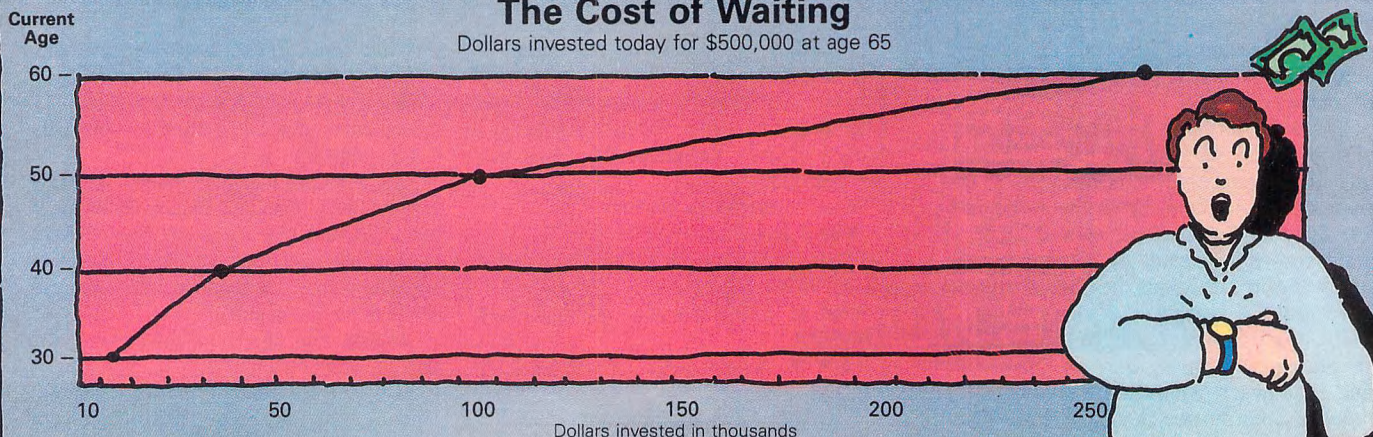
college education, spending, and mutual fund investing can be found. Articles about retirement include "Eight Myths of Retirement," "Pre-Retirees: Long on Hope, Short on Readiness," and "Where to put your IRA Money Today." Even *Money*'s premier financial planning software program, "Wealth-Builder by *Money Magazine*", is supported online. (See "Get with the Program" on page 20.)

Because mutual funds pool savings according to investment goals (in addition to diversifying risk and offering professional

management of your money), they are popular investments for retirement plans such as IRAs, Keoghs, and 401(k)s. FundWatch Online permits you to quickly find and rank the best performing mutual funds in eight different investment objectives. They include aggressive growth, balanced growth, growth and income, international, municipal bonds, precious metals, and taxable bonds. Mutual funds that contain government agency issues, such as Ginnie Maes (mortgage-backed securities backed by the US Treas-

The Cost of Waiting

Dollars invested today for \$500,000 at age 65



That's the Ticker: CIM Portfolio

Version 2.0 of the new CompuServe Information Manager communications software, available in early 1991, will offer a built-in Portfolio Report feature for personalized, up-to-the-minute tracking of stock data. With it, you will be able to use non-charged, offline time to maintain a list of stocks on your disk, then have the software go online to retrieve a quick report on the current value of the stocks and their profit or loss since you purchased them.

Accessible from the program's Services menu, Portfolio Report displays a dialog box, with options to:

- Add, letting you put more symbols in the portfolio.
- Edit, to change the information already on file.
- Delete a symbol from the portfolio.
- Report, that is, have the software go online and find the latest values of the stocks.

To get started with the feature, select the Add option while either offline or online. The CompuServe Information Manager then displays a dialog box that prompts for a stock symbol, the number of shares you own, the value per share at the time of

purchase and the date of purchase. (If you are unsure of the correct stock symbols, you can use GO LOOKUP to search for the correct symbol using the company name.)

When you have one or more stocks recorded, you can select the "Report" option to have the software log on (if you are not already online) and collect the current information on each issue in your portfolio. In a moment, the screen displays the report, listing for each stock its ticker symbol, the date of purchase, the number of shares, the current stock quote and market value, the total cost, the percent of change since the purchase and the time of the latest update of the quote. The system provides the data for each issue as well as the total value of the portfolio and the amount of its original value.

Later, if you want to change the information on file in the portfolio, you can use the Edit function. It produces a dialog box similar to the one used with Add. The Edit, Add and Delete functions all can be used at any time, online or offline, to update the list.

surey), are particularly popular because of their high yields and comparative safety.

Using FundWatch Online to find mutual funds of interest is as simple as selecting appropriate choices from a menu. Funds that meet your criteria are ranked based on return for one of seven different time periods.

If, by way of example, you were looking for funds with a significant investment in mortgage-backed securities, you would simply select a ranking period, then ask to consider only taxable bonds, then narrow by the percentage of assets allocated to mortgage-backed securities. Once the subset of funds is found, you can view each of them in greater detail by entering the menu choice alongside the fund name. Detailed reports include comprehensive asset, return, relative performance, risk, and in many cases portfolio information about each fund.

Finally, since many professionals recommend switching out of mutual funds and into CDs when the stock market climate becomes very unfavorable, you can also screen for funds that give the fund manager the flexibility to switch from stocks into other securities when such events occur.

Other Products Available

In Portfolio Valuation (GO PORT), you can record your securities purchases and it will automatically update the value of your securities to reflect current prices—to let you to see the change in the value of your retirement portfolio over time. In addition to reporting the original and current value of each individual security, it lists the price/earnings ratio and yield, and computes the weighted value of each item in your portfolio. (See also CIM Portfolio above.)

For overall economic updates, refer to

MMS International reports (GO MMS), which provide up-to-date summaries of the stock and bond markets, and economic indicators, and even suggest securities that may be good buying opportunities under the current economic environment. For other professional recommendations refer to S&P Online's (GO S&P) Master List and Investment Ideas of recommended stocks, and Vestor's (GO VESTOR) computerized buy/sell recommendations on each of more than 6,000 stocks.

CompuServe's financial forums can also provide input and advice on retirement. Consult other users about retirement issues in the Investors' Forum (GO INVFORUM).

No matter what your age, financial situation or investment IQ, CompuServe can help you get on track and take charge of your retirement.

Jenifer Rueff is a free-lance business writer and marketing communications consultant based in Chicago.

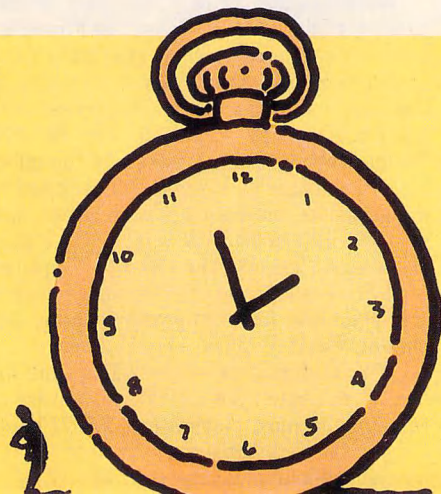
It's Definitely a Plan

1. Start early—or today—to take full advantage of the value of compounding.
2. Contribute the maximum amount to your company-sponsored savings or retirement plan as soon as you're eligible.
3. Set up an automatic investment plan account with a bank, broker or mutual fund company (GO BROKERAGE) to allot a certain amount of your paycheck to retirement savings each month, before it goes to pay bills.
4. Consolidate and update your IRAs to make sure they're not gathering dust in investment vehicles that no longer provide competitive returns (GO PORT).

5. Make sure your retirement portfolio is appropriately diversified for your age and income bracket (GO MONEYMAG). Don't be overly cautious if you're in your 30s, or overly aggressive if you're nearing retirement.

6. If you receive a lump-sum distribution from your company pension plan when you change jobs, don't spend it. Roll it over into another plan or tax-deferred investment.

7. If you're self-employed, open a SEP, IRA or Keogh account and make the maximum, fully tax-deductible contribution (GO BROKERAGE).



Get with the Program: An Introduction to WealthBuilder

One of the most comprehensive retirement planning tools available is now supported on CompuServe. It's a software package called WealthBuilder by *Money* magazine and is featured in the new *Money* Magazine Financial Information Center (GO MONEYMAG). WealthBuilder helps create a balance sheet of assets and liabilities, develop a budget and set investment objectives for purchasing a home, saving for a child's college education and preparing for retirement.

An entire section is devoted to retirement planning. It will help you determine how much money you'll need to retire, how much you'll need to start saving and where you should be investing your retirement assets.

WealthBuilder allows you to build your financial profile by entering data for your income, assets and liabilities—to help you determine your net worth—and by entering essential biographical and income information about you and your family.

A personal budget worksheet allows you to itemize your household income and expenses and your savings. (It also tells you the

average amount a person of your age and marital status should be spending on each expense each year.)

FEATURE

WealthBuilder then allows you to define your investment philosophy, which indicates your tolerance for risk. This will be important not only in choosing the types of investments you're comfortable with, but also in determining the average return or rate of growth you can expect from your retirement portfolio. The scale ranges from zero (very conservative) to five (very aggressive).

In the "Objectives" section, based on the information you've entered previously, you'll be able to determine how much principal you'll need to maintain your current standard of living when you retire. You'll also determine how much money you'll need to start saving and how much time it will take to reach your goal.

In the retirement worksheet, you'll be asked to specify the annual income in today's dollars you wish to receive when you retire (generally 70–75% of current income). You'll then be asked to indicate the annual amount

of income you and your spouse will earn from other retirement benefits, including Social Security, company pension plans, tax-sheltered annuities, and assets to be sold when you retire. You'll also be asked to specify the percentage you expect to earn as interest on your assets once you reach retirement—the income from which you will live during retirement.

WealthBuilder will then calculate the "Shortfall Needed to Budget to Meet Principal Needed," i.e., the difference between the principal you need to generate income for your retirement and the assets you have already set aside. It will tell you how much money you need to budget annually in tax-deferred and taxable savings to meet the shortfall. The program also displays the "Pre-Tax Return" you'll need to earn on both the money you will save and the assets you already have set aside.

If you'd like to vary the assumptions used to calculate your objective, you can indicate changes through the "Assumptions" command on the Retirement Objective Worksheet.

In addition, a "graphs" command allows you to view your suggested portfolio's performance against popular financial indicators, such as the S&P 500 and the Consumer Price Index.

Once you've selected your options, you can print out a special report that summarizes your objectives and investment choices. It also provides you with specific guidelines on how to carry them out. And a reality timeline lets you see into your financial future. It projects the value of your allocated assets forward across the years using assumed growth and inflation rates. You will quickly see if your objectives are realistic, or if you need to make adjustments. You can also use the "events" command to factor in a special event—such as a leave of absence from work—to see how that would impact your financial plan.

WealthBuilder is only one part of the newly introduced *Money* Magazine Financial Information Center, which also includes a database of full-text articles on a variety of financial planning topics such as retirement, taxes and college education. The WealthBuilder Forum, another feature of the information center, allows WealthBuilder users to communicate online with each other and also provides them with valuable technical assistance. There's the *Money* Magazine Mall Store where you can buy *Money* magazine print and software products online, including WealthBuilder.

With CompuServe's *Money* Magazine Information Center, you can take advantage of some of the most elaborate financial planning and investment strategy tools yet available to the individual investor. ◀

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Built Into Other Leading Personal Finance Programs.

CheckFree is the only software package designed specifically for the efficiency of electronic payment technology. Simply put, it's the fastest and easiest way to handle your finances. What if you like the idea of CheckFree electronic bill payment, but prefer to use Managing Your Money®, Quicken®, or Checkwrite Plus®? No problem. CheckFree is seamlessly integrated into these programs, so you can enjoy the convenience of electronic bill payment with your choice of personal finance software.

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PC Magazine, Best of 1989 Awards
January 16, 1990 issue

"CheckFree makes bill paying a quick, painless task rather than a monthly ritual to be dreaded ... Checkfree Corporation has been handling commercial electronic payments for companies such as CompuServe® for years, and its experience and professionalism showed in all aspects of my dealings with it."

PC Magazine

"...CheckFree did not fail me. When my banking statement arrived the first thing to catch my eye was a CheckFree check...this laser-printed paper check was reassurance that someone else could be trusted to pay my bills..."

Robert Cullen, Home Office Computing

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***Limitations:** Over 20 monthly transactions involve a nominal surcharge (\$3 per ten payments or portion thereof).

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by Pat Soberanis

Designs on Success

COMPUTING SERVICES

CM's Computing Services Credo:

For those who call out for advice, answers, even mere companionship in a discomfiting computer world, we throw you the online rope that connects to the main. No man is an island unto himself. Herein the Control-G tolls for thee.

▼
A Blueprint
to Innovation

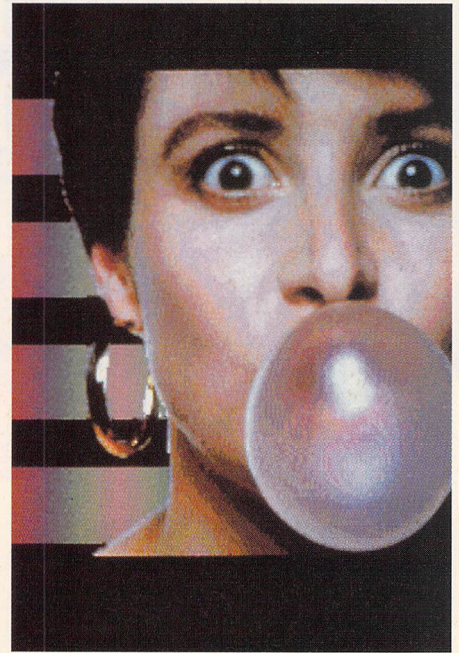
▼
New Vendor
Support, page 24

▶ The Autodesk Forum gives access to the creators of the burgeoning firm's CAD engineering software.

If you've ever seen an illustration—animated or print—that looks like a brightly colored wire cage molded smoothly into a three-dimensional object, such as a car or jet, it was probably designed with computer-aided design, or CAD, software. AutoCAD, the cornerstone of Autodesk's family of design products, is by far the most popular. Perhaps that's why, according to Autodesk Forum Administrator Jeffrey Pike, the Sausalito-based firm has become the fifth largest software company in the world, just behind Microsoft, Lotus, WordPerfect and Ashton-Tate.

That's a far cry from 1982, when 13 programmers started Autodesk with monthly meetings in members' living rooms and \$60,000 of their own funds. The first units of AutoCAD shipped in December 1982; four months later, Autodesk turned a profit. The company has grown so fast since then that it made the *Inc.* magazine list of 100 fastest-growing small public companies for the first time this year, and it now has more than seven products on the market.

AutoCAD itself generates not only images, but the mathematical descriptions—the dimensions and formulas—needed to make the objects come to life. That means AutoCAD will automatically and precisely update the formulas to accommodate any change in the design, whether from scaling, stretching and rotating or client revisions. Users can transfer AutoCAD drawings between any two computers that run the



Bubbling with realism: CAD graphic

operating systems that do—without having to convert. As the company points out, this “guarantees that you can pass your data to other designers or subcontractors using AutoCAD.” New features in Release 10 allow the user to rotate objects in three-dimensional space on the screen and view cross-sections.

Other Autodesk products complement AutoCAD. Architects, for example, can use the AEC Architectural add-on that will generate floor plans and presentation drawings. Another product, AutoShade, gives the wire-frame images and their corresponding mathematical databases, generated by AutoCAD Release 9 or later, surfaces and shadings, creating lifelike three-dimensional renderings. Another add-on, AutoSolid, is a true three-dimensional solid modeling software system that allows design engineers to analyze computer “prototypes” before investing in the time and expense of making a physical prototype. And AutoCAD is “open architecture” software, meaning third-party developers can write add-on programs that will customize the basic software.

For the dedicated CAD amateur not willing to pay the \$3,000 suggested retail price for AutoCAD, Autodesk offers AutoSketch for just \$150. Dimensions are neither as detailed nor as accurate, but then the amateur might not need precision down to 14 significant digits. AutoSketch doesn't require such high-powered hardware, and it is compatible with both AutoCAD and AutoFlix, the company's low-cost animation program that comes separately or bundled with AutoShade.



Making Movies

Happily for CompuServe users, Autodesk Inc. decided to include a converter for GIF files in its new Animator graphics software. Animator will import GIF along with other standard graphics formats, which you can then—that's right—animate.

Animator was designed to enhance and enliven business presentations, and to offer an alternative for the video professionals who design them. "With Autodesk Animator," the company says, "you can create, edit and play back full-length presentations from your hard disk in real time." With the correct conversion card or box, the full animated presentation can be recorded on videotape and played back on a VCR.

You needn't start with GIF, of course, or any other image; you can draw an image from scratch. Or you can take an existing image and make it spin, twirl, flip, transform or change colors. You can also add music and text, automatically

creating a "mini-movie" of up to 4,000 frames. Animator's paint facility includes 22 paint tools, including boxes, ellipses and stars, and you can airbrush, streak or dither your image. And with Animator's image enhancing effects, you can create effects such as smearing, embossing, softening and color gradation. Create opaque and glassy surfaces or design your own wipes and lap-dissolves, all using pull-down menus and dialog boxes.

Best of all, if you have the right equipment, you can preview Animator, which carries a suggested retail price of \$395, through the Autodesk Forum. Using a public-domain program called AAPLAYER (PLAYER.EXE in Library 5), you can view a GIF image (there are plenty in the Graphics Forum—GO PICS); unfortunately, you won't be able to manipulate it, nor will it show movement without Animator itself. But you can view a fully animated Animator file with AAPLAYER,

such as the 180-frame video of the *Star Trek* spaceship flying around the moon (STARTR.ARC in Library 5, where most Animator files can be found). For proper viewing, you will need an IBM PC or compatible with 640K RAM and a VGA card and monitor.

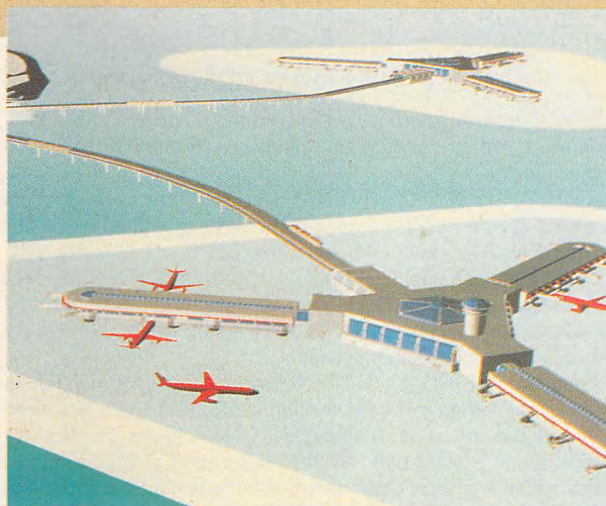
You can also view an Animator file that's been converted to GIF, via a GIF viewer. Try the Autodesk Animator hummingbird mascot (HMBIRD.GIF in Library 5) using a GIF viewer (VPIC26.ZIP, also in Library 5).

Should you decide you simply can't live without Autodesk Animator, the forum will also help you get started and get through some of the trickier functions, such as converting to and from the video format (message threads on those topics can be found in AAIN.THD and AAOUT.THD in Library 5). Congratulations! You've just been initiated into the brave new world of multimedia.

frames automatically. It can transform birds into kites and make them twirl, spin, flip or squash (see accompanying story).

Not surprisingly, the Autodesk Forum has grown apace; accumulated messages have reached the 85,000 mark, and its members keep Autodesk staffers busy. Their primary "mission," after all, is to answer all queries to the forum within 24 hours, weekends excepted. Members appreciate it. "It's direct access to the people who wrote the programs," says regular member John Intorcio. "No middle man. No dealer who may or may not know the answer. This is the source."

Scott Hill, a member who uses AutoCAD to design steel storage tanks, likes the forum



CAD design: Orlando's International Airport

Autodesk or my local vendor." Member Craig Burgess says the forum can help its members to exploit the potential of AutoCAD's complexity, capability ("Its potential applications are almost limitless") and flexibility. Intorcio adds that the forum's libraries contain stand-alone utilities, add-on fonts, text

can't be taking full advantage of AutoCAD."

But the real reason members keep coming back may be for the sheer fun of it. For example, members recently used the message board to arrange for a get-together at an upcoming conference and to distribute a list of attendees' itineraries (many stayed at the "Psycho Hotel"). There were mysterious characters, such as Boffo (he stayed at the SPCA). And, accord-

ing to Intorcio, "There's an almost continuous thread in Message Section 0 with the title 'Idle Drivel,' which ranges in topic from beer to Corvettes to rock and roll. It's sort of a release area for people who are normally too busy to think about the fun things in life." As Boffo would say: Enjoy, dude.

by Mike Pietruk

New Vendors Flock to Forums

► A crowd of upstart software makers are in the IBM Vendor Forums.

Nine companies have joined the three PC vendor support forums: PC Vendor A (GO PCVENA), B (GO PCVENB) and C (GO PCVENC).

One is J.P. Software, established five years ago by Tom Rawson. Shortly after getting the company off the ground, Rawson purchased a modem and, with an Introductory Membership logged on to CompuServe.

"I've always had a lot of ideas for better personal computer software in the back of my mind and had been thinking about getting into the development end of the business," he remembers.

Late in 1987, he read a message from Rex Conn, who had a program he wanted to market. After some discussion, they decided to work together on what was the original version of 4DOS. They recruited beta-testers from forums, including the Computer Consultants Forum, eventually releasing the package in February 1989. As the two entrepreneurs prepared to issue a major upgrade earlier this year, they launched a support area on the PC Vendor B Forum.

"The area serves as a central distribution point for all of our new releases as well as our major means of supporting our customers," says Rawson. Another company to take advantage of the central distribution point is Korenthal Associates, creator of a series of commercial products (The Webster New World line). Korenthal is also active in the shareware community with a seat on the board of directors of the Association of Shareware Professionals. Korenthal's software products include 4PRINT, BAB-

Vendor B Forum gives us a home base for support and product information dissemination," says Jim Korenthal, president of Korenthal Associates. "Aside from a chance for our customers to chat with us in an informal yet precise manner, we can provide services such as the exchange of user-submitted supplemental files, which would be impossible without the forum."

ChipSoft, a vendor providing support in PC Vendor B Forum, supports its entire line including TurboTax Personal 1040 and TurboTax Pro Series/1040. Says ChipSoft's Linda Payne, electronic bulletin board coordinator, "Furnishing the best possible sup-

COMPUTING SERVICES



Tuning up ChipSoft's TurboTax: Payne

port is second only to providing superior and reasonably priced products. Being online enables our people to respond to questions in a timely manner for everyone's benefit. It has also proven beneficial in getting suggestions about needed changes and enhancements."

Multisoft, developer and marketer of a family of performance enhancement software under the PC-Kwik trademark, joined PC Vendor A Forum earlier this year. The flagship of the family is the advanced disk cache Super PC-Kwik.

The experience has been a positive one. According to company spokesman Bruce Schafer, "The forum is an important complement to our toll-free technical support.

Customers having a problem with an AUTOEXEC.BAT file, for example, can send it to us for diagnosis. Troubleshooting this over the phone would be virtually impossible."

Kim Kokkonen, president of TurboPower Software, prefers providing technical support online. "I find that programmers generally think through their problems more thoroughly prior to posting a message. We likewise have the opportunity to present the solution from the person with the greatest expertise on a specific topic, rather than by whoever happens to field the call."

DacEasy's product support adviser, Brad Giotes, says he got involved with PC Vendor B Forum in hopes of serving patrons faster and more efficiently. I normally check for messages at least twice daily, answering most of them immediately. Even when our tele-

Other Recent Additions

Several new online hotlines have been added to the Apple and Commodore Amiga Vendor Forum families. Here's a fast run-down of some of them:

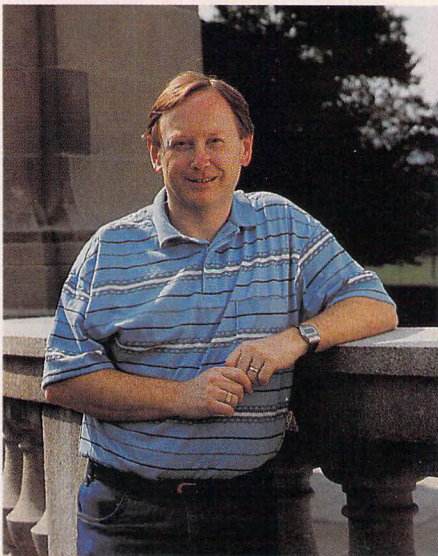
Apple Vendor A (GO APVENA) Section/Library 16—AAPPS Inc. Keep your eye on AAPPS' line of full-length graphics boards, including MicroTV, DigiVideo and DigiVideo Color.

Apple Vendor B (GO APVENB) Section/Library 2—GCC Technologies. Macintosh users should stop by here to get more out of their PLP Laser and WriteImpact printers along with the other GCC hard-disk and tape backup systems.

Amiga Vendor (GO AMIGAVEN) Section/Library 8—INOVAtronics. This leader of Amiga software development tools is represented online by its president, Martin Murray. Obtain help in the use of PowerWindows, CAPE 68K, INOVATools1 and CanDo, an interactive application authoring package specifically created for non-programmers.

Amiga Vendor (GO AMIGAVEN) Section/Library 3—NewTek. Their exclusively Amiga lineup pushes the Commodore Amiga to the fullest as a video graphic computer. Turn here first with your questions on Digi-View Gold and Digi-Paint3, capable of creating 4,096 different colors.

Apple Vendor A (GO APVENA) Section/Library 17—Softview Inc. Russ Sprouse from Softview is here to show you how to use your Mac to help you cut your taxes. Software covered includes MacInTax, MacInUse and TaxView Planner.



TOM MUSTO

Imparts SPECTRA's latest patches: Erick

dor B Forum members can usually expect assistance within hours. We are extremely pleased at the high level of discussion among our accounting and payroll package (DacEasy Accounting and Payroll) users, and anticipate similar traffic for some of our productivity tools, namely Rolodex Live and Lucid 3-D, as the word of our CompuServe availability spreads."

Vestronix considers PC Vendor B Forum a secondary technical support venue for its Pro-C, a DataBase Applications C source code generator. Mark Oosterveld, a company spokesman, says, "Because our customers are worldwide, we feel that 24-hour access is an essential complement to toll-free support lines, which operate from 8 a.m. to 8 p.m. ET."

The library files supplement the publication of the *PRO-C Cookbook*, a quarterly publication that deals with methods for modifying the PRO-C generated C source code. "We hope our users will take advantage of the library to exchange useful ideas for improving the product."

When the Prolog Development Center took over the marketing of Borland's popular Turbo Prolog, the software got a new name, PDC Prolog, and a new home in PC Vendor B Forum. Michael Alexander, president of PDC's North American operations, emphasizes an often overlooked aspect of online support: "Even if you never had a question, you learn a lot from the ongoing discussions that are a result of the 'how can I do this?' type questions. The interchange among users provides instructive insights and discourse on the relative merits of various approaches to solving a given problem. Our customers employ our compiler to create software for a surprisingly wide range of applications. Those new to the language, or simply curious to discover more about its benefits, learn a great deal from reading about these experiences."

As with PDC Prolog, SPECTRA Publishing's initial offering, PowerBASIC, is a

tool," says Barry Erick, sysop of the SPECTRA Publishing area. "Through the library, we distribute all official patches that correct the few known problems with version 2.00b. Bob Zale, PowerBASIC author, regularly updates his PBNEWS newsletter including error reports, programming tips and other useful information."

These nine companies join the roster of respected firms such as ButtonWare, Bröderbund, Knowledge Garden and Quarterdeck in PC Vendor Forums A and B. While approaches may differ, all are deeply

committed to the belief that service goes beyond the sale and that feedback and interaction among users are key elements in fostering product satisfaction.

Editor's note: At press time, one new company had joined the PC Vendor A Forum (Peter Norton Computing) and three companies had joined the PC Vendor C Forum (Vericom, Brightbill-Roberts and Digitalk).

Mike Pietruk is a forum administrator of CompuServe's Investors' Forum and an assistant vice president of Preferred Savings & Loan in Chicago. His CompuServe User ID number is 76703,4346.

Ed Taylor just found the world's greatest laser printer for \$8⁵⁰.

They said it couldn't be done. But here is the true story of how it actually happened.

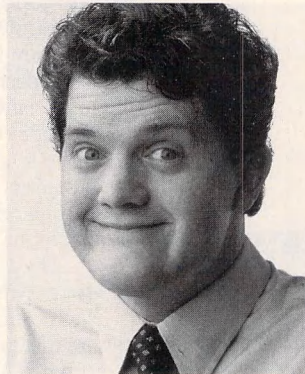
Ed Taylor was in the market for a good laser printer. Of course he could always trek from store to store comparing printer capabilities and costs, or rummage under his bed for last summer's buyer's guide.

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Almost as fast as Ed could type in "laser printer" he had tracked down eight product reviews—including the buyer's guide he remembered



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by Thomas York



New and old: Skyscrapers, Thian Hok Keng Temple

A Singapore Fling

▶ **A sleek, budding economic power, Singapore is preserving its ethnic boroughs and colonial British past.**

Singapore lies at the center of Southeast Asia, a modern metropolitan oasis in a sea of different cultures and countries, from mighty India to tiny Brunei. Sitting just 90 miles north of the Equator, Singapore is at the crossroads of shipping between Asia and Europe and has long been a clearinghouse for the wealth of Southeast Asia.

The Malaysian border is 30 minutes from Orchard Road, which is in the heart of the exclusive shopping and hotel district. Its capital, Kuala Lumpur, is but a 50-minute plane trip away. Bali, the fabled island of Indonesia, is just two hours distant. And the southern Indian city of Madras can be reached in four hours by plane.

A Brief History

Soon after Thomas Stamford Raffles sailed to Singapore from India in 1819 to set up a British trading station, he decided to divide his fledgling outpost into different neighborhoods. He knew the native Malays, who were mostly Muslim, would not get along with the Buddhist or Taoist Chinese and the Hindus. He laid out his city, reserving one neighborhood for the Malays, another for the Chinese and still another for the Tamils from Madras. Those districts—Arab Street, Chinatown and Little India—

TRAVEL

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▼
Nation of Many Nations

▼
A Survey of Asian Tastes, page 30

▼
Sparing Airfare, page 32



and providing a magnet for the hundreds of thousands of tourists who venture into the city-state each year from around the world.

Indeed, many of the buildings from the great days of England's colonial empire remain today—a little bleached and faded, but still inhabited by descendants of the original families who built Singapore into one of the



Being restored: Fabled Raffles Hotel

For a time, Singapore's colorful districts appeared headed for destruction. During the boom years of the 1960s, '70s and '80s, this city-state appeared bent on destroying much of its colonial past while creating one of Asia's strongest economies.

Vaulting skyscrapers, some of the world's highest, replaced quaint two-story Chinese

ditional Malay villages all around Singapore Island. Sleek, modern hotels and office buildings encroached on the Indian and Arab districts.

Fortunately, Singapore government officials changed their thinking a few years ago and moved to preserve what was left of Raffles' grand urban scheme. Over the past decade, more than \$2 billion has been spent

districts so closely intertwined with Singapore's glorious colonial history.

This year, visitors will see many historic buildings just as they were when they were first constructed in the last century. Empress Place, for example, the former British counting house sitting majestically on the banks of the Singapore River near city center, has been transformed into a world-class museum. Interior office and counting rooms have been transformed into large, air-conditioned exhibition halls. (The first-floor vaults with their heavy steel doors remain.)

Peranakan Place on Emerald Hill, a collection of original colonial buildings just off Orchard Road, has been saved to preserve Singapore's unique Peranakan culture, a mixture of Chinese and Malay traditions and customs.

A number of smaller buildings in this neighborhood have been saved and refurbished, including a row of houses with mixed Asian and European facades. This is definitely a place to bring your camera, for the architecture represents the best example of the mixture that occurred when the West encountered the East during the 19th century.

Traditional Asian architecture abounds as well. The oldest Hokkien temple in Singapore, the Thian Hok Keng Temple, was completed in 1841 on Telok Ayer Street. When it was constructed, the street paralleled the then-bustling waterfront. Newly arriving immigrants from southern China came ashore, and immediately offered prayers of thanks for their safe passage to Singapore.

For decades, Raffles Hotel was Singapore's most popular attraction, the focal point of tourism for the entire island. Some people like to say that it was even better



Visitor Checklist

The country: Singapore is a city-state of nearly 3 million people located on a 617-square-mile island at the tip of the Malay Peninsula in Southeast Asia. Its diversity is a reflection of its strategic location.

Getting there: All of the major transpacific airlines serve Singapore, including domestic carriers United and Northwest Airlines. Singapore Airlines, the national flag carrier, offers one flight a day from San Francisco via Hong Kong, and two flights daily from Los Angeles. A number of airlines offer special round-trip airfares beginning as low as \$1,099 from the West Coast. CompuServe members can readily access flight information by checking online in the Official Airline Guide Edition (GO OAG), Easysabre (GO SABRE) or Travelshopper (GO PARS). For further information, be sure to visit the Travel Forum (GO TRAVSIG).

Accommodations: Singapore boasts two of the world's greatest hotels, according to annual rankings by several business travel magazines: The Oriental Singapore (Tel: 338-0066) and the Shangri-la (Tel: 737-3644), with rates starting at \$200. The Crown Prince Hotel (Tel: 732-1111) is favored by visiting businessmen. Two budget-minded places worth trying are the

remains a legendary name in the annals of the empire. Such famous authors as Rudyard Kipling, Somerset Maugham and Noel Coward stayed here, and some even managed to write when they weren't holding forth at the hotel's famous long bar.

Raffles fell into disrepair after World War II. It was trading on its reputation more than its comforts when the government decided to step in and save it in 1988. When the government's \$75 million restoration project is complete in 1991, Raffles will appear the way it was at its zenith in the 1920s. However, it won't be for the budget-minded traveler. Room rates will be a stratospheric \$400 plus per night.

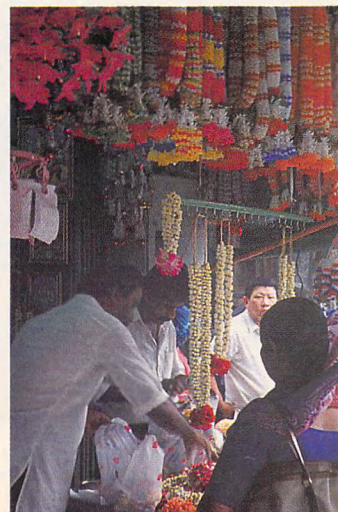
Raffles is not the only major site getting the once-over. Haw Par Villa, better known as Tiger Balm Gardens (Tiger Balm is the pungent ointment that was created by the Singapore-based Boon family), is undergoing a \$45 million facelift and expansion. It will reappear late this year or early next year as a Chinese mythological theme park.

While Raffles was laying out the streets of Singapore, he ordered the construction of an outdoor market next to the harbor's edge.

in Scotland, then shipped to Singapore and assembled in 1825. Telok Ayer Market was dismantled for the construction of Singapore's Mass Rapid Transit System and is now being reconstructed on its original site. It will house an outdoor food center when it reopens later this year.

New Attractions

Singapore officials are spending more than \$1 billion to create a resort on neighboring Sentosa Island, the site of a former British military installation. When work is completed, this island playground will feature golf courses, museums, picnic grounds,



Cairnhill (tel: 734-6622), a few minutes from the hubbub of Orchard Road and the Hotel Metropole (Tel: 336-3611), two blocks from the Raffles Hotel.

Where to go: During this year, the 25th anniversary of Singapore as an independent city-state, reconstruction and renovation projects are everywhere. Nonetheless, there is still much to see and lots to do.

Chinatown lies within the shadows of the towering high-rises anchored in the central business district. Here you still can find traditional herbal shops tucked away behind street vendors selling fruit such as the durien, the fragrant spiked fruit with a custard-like filling, and cooking utensils such as the wok. A few steps along narrow footpaths from the frantic street crowds are ancient temples of Buddhism, Confucianism and Taoism.

The Arab Street district is dominated by the 62-year-old Sultan's Mosque, Singapore's largest. Here you might hear the cry of the Bilai calling the Muslim faithful to prayer in the Mosque at prescribed times of the day. Neighborhood merchants sell everything from cotton batik to oriental carpets.

North of Arab Street is Little India, where textile shops sell hundreds of bolts of

silks and other fabrics from the Indian subcontinent. The material is used to make saris worn by Indian women.

Jewelers sell silver amulets, such as small silver spears, which are used by religious devotees during the Thaipusam season to pierce the skin. Florists standing behind shaded street stalls deftly weave fragrant jasmine buds into long strands, which are worn in the hair during visits to nearby temples.

On the north side of the islands are Singapore's Zoological Gardens. If you arrive before 9:30 a.m., you can enjoy breakfast with one of the zoo's orangutans. Native to the forests of Southeast Asia, they are threatened with extinction because of uncontrolled timbering by the Japanese. The zoo also possesses rare swimming tigers from Southeast Asia and miniature hippos from Africa.

Shopping: Singapore is a shoppers' paradise, especially for those looking for cameras, electronic equipment, fabric, jewelry and watches. The best all-round shopping can be found along Orchard Road, a sort of North Michigan Avenue and Rodeo Drive rolled into one.

Best bets: Lucky Plaza features six floors of shops and restaurants. Centerpoint, the

city's largest indoor, multilevel center, is located next door to the Westin Stamford Hotel, the world's tallest hotel. Shops are generally open from 10 a.m. to 9 p.m. seven days a week.

Restaurants: See pages 30-31.

Transportation: You can get anywhere you want by either bus or the new ultra-sleek Mass Rapid Transit subway system. Many popular tourist destinations are within walking distances of stations along the system's two lines.

Languages: English is spoken just about everywhere.

Currency: The local currency is the Singapore dollar, which is worth about 58 percent of the US dollar at recent exchange rates.

Entry requirements: No visas are required for US and Canadian citizens, who can make an unlimited number of entries into Singapore.

Where to write: In the United States, write to the Singapore Tourism Promotion Board, 8484 Wilshire Blvd., Suite 510, Beverly Hills, CA 90211. East Coast residents can write to 590 Fifth Ave., New York, NY 10036. Midwest residents can reach the board offices at 333 N. Michigan Ave., Suite 818, Chicago, IL 60601.

-TY

swimming lagoons, first-class restaurants and world-class hotels.

Several attractions have already been completed with the Pioneer Museum/Surrender Chambers serving as the island's central attraction. It offers a self-guided multimedia tour complete with wax figures

depicting the history of Singapore from the earliest days to the surrender of the Japanese in 1945.

One must-see attraction is the Butterfly Museum, which features thousands of live butterflies enclosed under a giant net in a tropical setting. Visitors can examine the

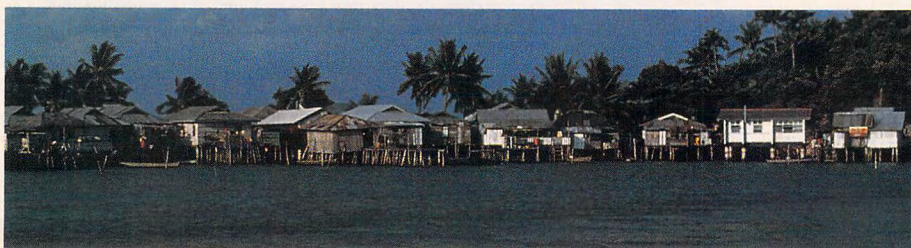
butterflies as they flutter about the enclosure, or watch them feast on bits of bananas and other foods placed at special feeding stations.

A one-hour boat ride from Sentosa is Palau Seking, one of the remaining vestiges of the old Malaysian fishing culture that dominated the region before the arrival of the Europeans and the Chinese. This tiny island can be reached only by hired boats, which can be found in front of the World Trade Centre near Ocean Terminal.

About 30 families remain, including a lone Chinese merchant who runs the village store. His supplies are shipped in by boat. Lanterns provide light at night, and batteries provide power for the television sets in the local *kampongs*, or village homes.

Singapore combines Old World charm with modern skyscrapers. Recognizing its strategic location, the city-state hopes to establish itself as the cruise hub of southeast Asia. To that end, the government is building a \$20 million passenger terminal near the World Trade Centre to accommodate the growing number of cruise ships that call on this magnificent destination.

TRAVEL





Balancing life with nature: Wang-Lee

Herbal Health Food and Deer (Ahem!) Soup

When you venture to Singapore, take the opportunity to meet Mrs. Wang-Lee. Wang is owner and manager of the Imperial Herbal Restaurant, located on the third floor of the Hotel Metropole on Seah Street near the Raffles Hotel. It is one of the most unusual eateries in Asia, if not the world.

The Chinese believe that good health is reached by balancing the forces of life within the body and in harmony with the environment. This can be achieved by eating foods prescribed by herbal doctors. But these days, the Chinese don't have time to cook at home, so Wang believes that an herbal restaurant is an idea whose time has come.

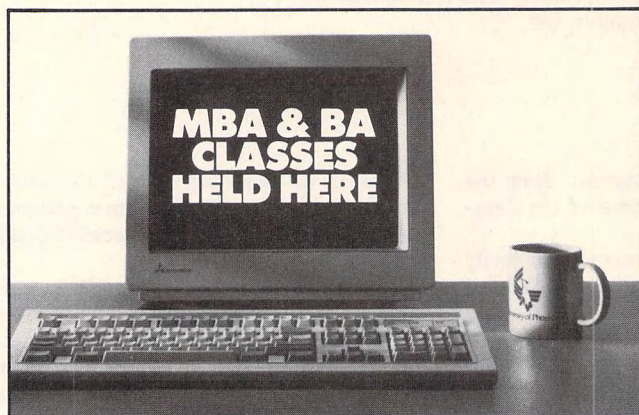
Wang employs a traditional healer and herbalist trained in mainland China. He selects the ingredients used in each of the

dishes listed on the menu. The herbalist will even come to your table, take your pulse and recommend a dish to keep your body in balance with nature.

Specialty dishes include flavored crispy chicken with eight different herbs, a delicacy that is supposed to increase blood circulation and stamina, and steamed live fish with gastrodia tuber, which is supposed to relieve migraine headaches.

One of the most popular dishes among local businessmen is "the whip," the reproductive organ of the deer braised and cooked with a soup containing eight herbs and Chinese wolfberry. It is supposed to restore a man's vitality and improve his virility.

Herbal cooking is not the only cuisine that you will find in Singapore. Home to



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Singapore Lowdown Elsewhere

More information on the Asian nation can be called up in these areas:

GROLIER'S ACADEMIC AMERICAN ENCYCLOPEDIA (GO AAE): Gives you a feel for the island's diverse ethnic makeup, its emerging status as a world economic center, and a brief sketch of its history as a British Crown Colony.

ABC WORLDWIDE HOTEL GUIDE (GO ABC): Detailed listings of available lodgings, including a summary paragraph, room rates, credit cards accepted, facilities, and nearby sport and leisure attractions.

OFFICIAL AIRLINE GUIDE ELECTRONIC EDITION (GO OAG): The Traveler's Information and World Travel Guide sections (Options 5 and 6 on the main menu) are an online guidebook, with lengthy entries on everything from tips on tipping and documentation requirements to the particulars of local sights, sounds, tastes, festivals and customs (i.e., laws pertaining to littering, jaywalking and personal appearance are strictly enforced in urban areas). You can also check the current monetary exchange rates and weather (Options 8 and 9).

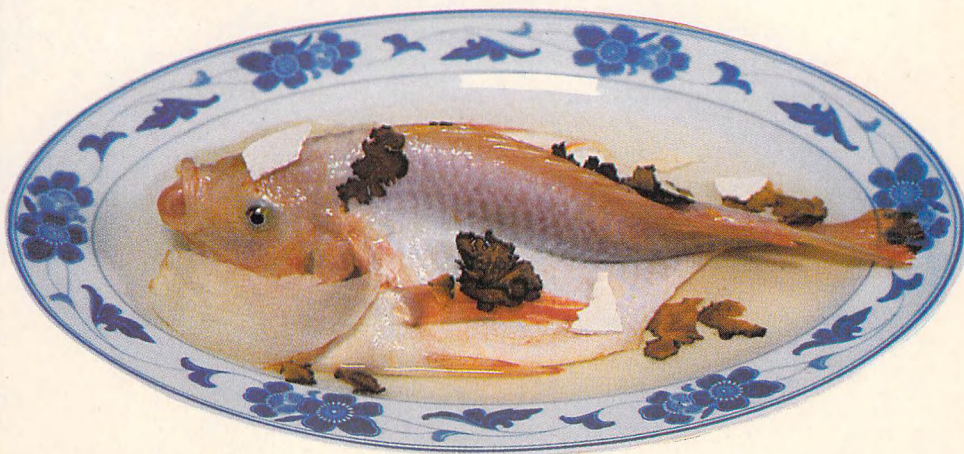
TRAVEL FORUM (GO TRAVSIG): FEATRX.TXT in Library 11, "World Tour," describes journalist Lori Butterfield's visit to the Jurong Bird Park as part of her World Tour, and the national obsession with all things winged. SING.TXT in Library 7, Asia, relates the impressions of a tourist staying in the historic Raffles Hotel, home of the famed Singapore Sling cocktail.

Chinese, Malays, Indians and Eurasians—all still deeply tied to their cultural roots—Singapore offers all of the great foods of Asia along with the best cuisine from America and the capitals of Europe. Visitors also will find a wide variety of Japanese-style restaurants, such as Sushi bars.

For traditional Chinese *dim sum*, for example, try the Tai Tong Hoi Kee teahouse, Singapore's oldest teahouse, located on Mosque Street on the edge of Chinatown. *Dim sum* are small morsels of foods, usually steamed, baked or fried, brought to you by waitresses pushing stainless steel carts. The teahouse is a great place to have breakfast before you head out to scout around the neighborhood.

If you are in the mood for an unusual lunch, the Banana Leaf Apollo Restaurant on Race Course Road is the place to go. The restaurant dishes up hot and spicy South Indian cuisine on fresh-cut banana leaves that are larger than placemats. If you are adventurous, you can eat the food with your fingers as the local Indians do. Try the fish-head curry, if you're brave. If not, the mutton or chicken curry is sufficiently spicy.

For indigenous but off-the-beaten-track dining, Nonya and Baba Restaurant (named after two local styles of cooking) on River Valley Road features Peranakan cuisine. The Peranakans are Singapore-born Chinese whose ancestors married into the local



Good for headaches, even if it does stare back at you: Steamed fish

Malay community, thus adopting the blend of two cultures and cooking styles. The best bet here is the *satay ayam*, or pieces of chicken skewered and cooked on an open fire pit.

Aziza Restaurant, on Emerald Hill Road just off Orchard Road in the heart of the shopping district, is popular among locals and out-of-towners alike. It features native dishes from Malaysia, food that is hard to

find even in Singapore. Hazizah Ali, owner of the restaurant, is usually on hand to greet customers and explain the exotic dishes on her menu. Among those worth trying are *terutop*, fresh local fish prepared with chili, ginger, onions and sambal (a local spice) or *pecel istimewa*, charcoal-cooked chicken bathed in coconut milk with a touch of lime.

—TY

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by Hank Nuwer

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Want a cheap flight? Travel light.

That's the advice offered by Richard Piro, a self-employed San Francisco resident who is one of the thousands of people who sate their wanderlust by "working" as travelers for courier services.

The job suggests mystery and intrigue. A travel courier can fly to remote outposts such as Bangkok, Hong Kong and Sydney, Australia, as well as to time-honored European cities of romance such as Paris and London. According to Piro, the apparent cloak-and-dagger nature of the business frightens away many people who could be enjoying air travel at a whopping discount. "Everyone thinks we're smuggling drugs and guns," says Piro. "We wish more people thought that because it would make it easier to get gigs."

The simple truth is that travel couriers are involved in no more intrigue than the average Joes and Josephines on the airplane passenger list with them. Businesses use courier companies to send urgent pieces of mail overseas without the delays in customs that plague shipments sent on freight planes. There is no such thing as unaccompanied luggage on a commercial flight. Travel couriers are given low-cost tickets simply to get their cargo space.

The cost of a plane ticket is determined by how badly a courier company needs passengers. Couriers who book trips many months in advance have the security of knowing when they are leaving and returning, but they must pay roughly one-third the cost of an ordinary coach seat, according to Piro. Adventurous couriers who can leave with a day or week's notice could wind up paying

instances, when a courier company is desperate, a traveler might even get a free ticket. "There are those of us who enjoy the last minute aspect of it as opposed to booking in advance," claims Piro.

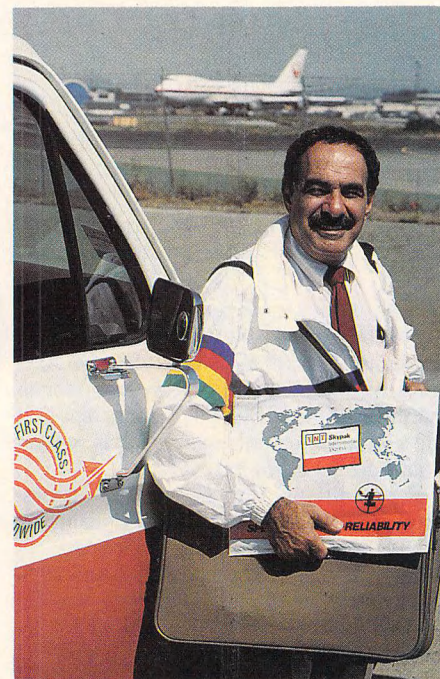
Courier companies are everywhere. Nearly every major city now has one or more companies listed in the Yellow Pages. Wannabe couriers can call an organization appropriately named Now Voyager at 212/431-1616—for a \$45 annual fee—to listen to a detailed message of upcoming courier vacancies. Other listings can be obtained by subscribing to *Travel Unlimited*, a newsletter for couriers, at PO Box 10518, Alston, MA 02134.

The procedure for taking a courier trip is

Courier Tips

The Travel Forum (GO TRAVSIG) offers two files that give helpful tips on how to arrange courier travel: COURIE.001 in Library 0 and COURIE.TXT in Library 7.

simple. You pay a membership fee (approximately \$50) that allows you to take unlimited trips. Piro, for example, has flown seven times in the past two years. Because too many couriers have opted to ditch ship upon arrival in a foreign country, companies now require a \$200 to \$300 deposit that is refundable if you show up for the return flight. Some flights are very rigid (for example, San Francisco to Hong Kong with a 14-day stay). A few allow couriers to stay up to one year abroad. These details, of course, are contracted in advance. With



GEORGE OLSON

Saving money and luggage hassles: Piro

collect frequent flier miles. You can travel with anyone you want if the other person buys a regular ticket—or wishes to leave in a day or two on the next available courier flight out.

The major disadvantage is that couriers give up their right to stow a suitcase or two in the cargo hold of a plane. They can take only a carry-on bag or two (depending on airline policy) for an extended stay. Piro says that he has bought low-cost clothing in Hong Kong, for example, and has disposed of the garments when he was required to fly back. Once he tried to circumvent the rule by bringing an extra carry-on bag. It was confiscated.

Couriers never actually handle the business packages. The courier companies take care of details. Couriers sign a statement saying that they have no knowledge of what is in their shipments—presumably to protect them in case some company was unethical enough to send drugs or guns.

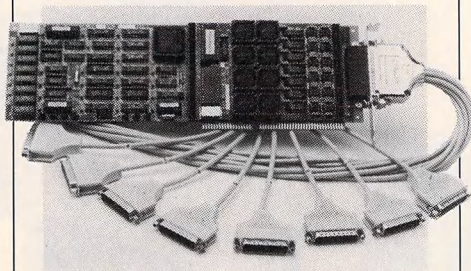
"It's a phenomenal way to travel in terms of keeping your costs down," raves Piro. Being a courier has allowed him to dive off the Great Barrier Reef and to explore the cities of China. "Once you step off that plane," he says, "you are a total free agent."

Sound intriguing? A low-cost air ticket to Bangkok may be just a phone call away! "Courier travel must be the best-kept secret in the travel world," says courier Brady Rhodes of Fullerton, Calif.

Sharing the secret, however, is easy. "If you want more information, please don't hesitate to contact me on CompuServe Mail," Piro says. (212) 431-1616.

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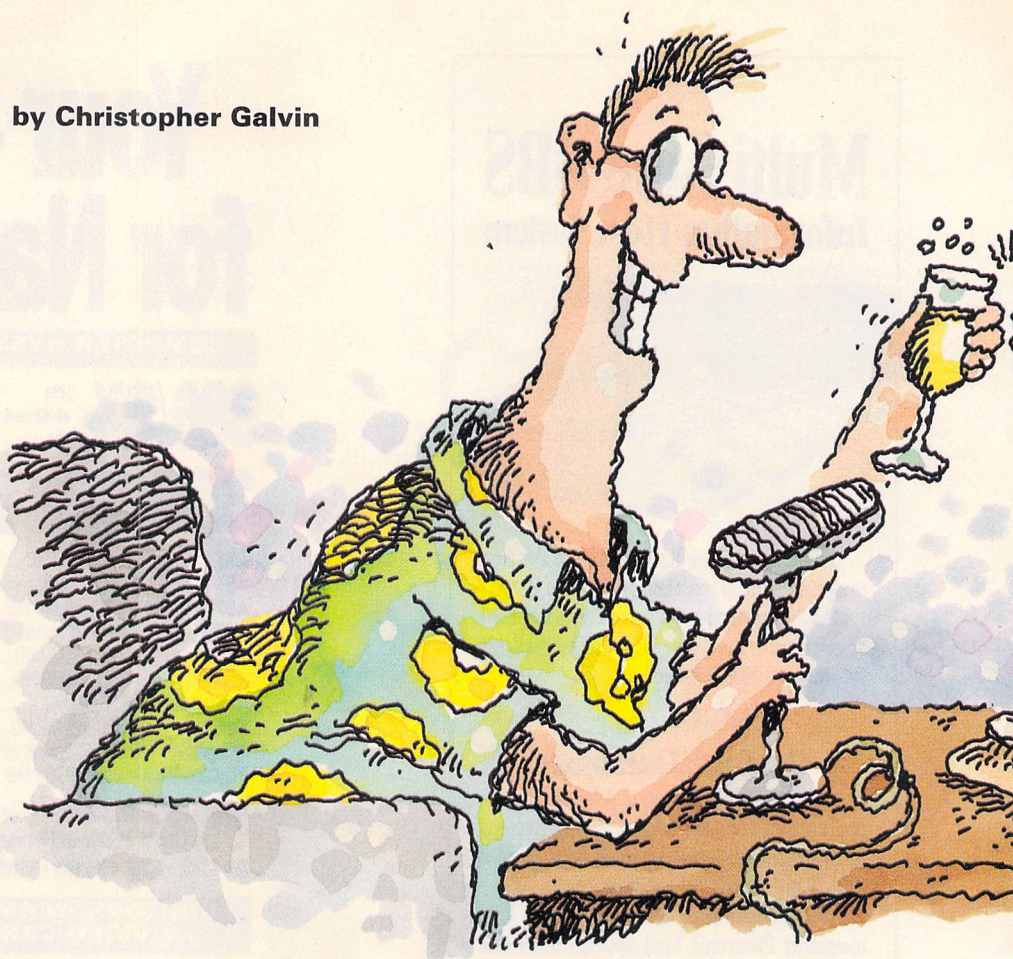
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by Christopher Galvin

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▼
Cupcake Recalls, p. 36

▼
Hamming It Up, p. 41

▼
Science Scribes, p. 44

► **CBing has turned 10, and though it hasn't changed the world, its impact on lives is unquestionable.**

Bulstrode, it seemed, had ceased to believe in the barrier between imagination and act. And why not? What were we, after all, Walter wondered, but voices, synapses, electrical impulses? When one person touches another's body, chemicals under the skin break down and recombine, setting off an electronic spark that leaps, neuron to neuron, to the brain. Was that really all that different from what happened when fingers pushed down buttons on a keyboard that sent signals across the telephone wire to another keyboard, another set of fingers? Wasn't there, in all of that, something of a touch?

—From *Equal Affections* by David Leavitt

I am sitting in a room, a real one with a desk and a door and yet an unmeasurable physical space. I am strangely alone and not alone. There is only the hum of the CRT, and still there is the endlessly intertwining dialogue and subdued laughter of the people I am grouped with on Band B this night. They hug and shake hands but do not touch, in the literal sense. We step carelessly on each other's words, but no one seems to mind.

This curious hybrid of telephone lines, computer software and glowing phosphorus that makes up CompuServe's CB Simulator, "CB" for short, is a digital thing that has

<Chris/CSMAG> So what is CB to everybody?

<D'ArchAngel> a place for me to appear to be witty. ...

<Buttercup> CB feels like an extended part of my family.

<D'ArchAngel> a place for banter, fun, arguments and occasionally even

<darling> that's the popular metaphor

<D'ArchAngel> friendships

<T E X A S> a place that maybe I can help make somebody feel better if they are down

<D'ArchAngel> <nod> tex

<Buttercup> I have formed some very close friendships here, ... fell in love and relocated

<T E X A S> or give a listen to someone who is really having it hard

<darling> to me it is the ultimate approach avoidance for work

<darling> er ultimte

<Buttercup> <grin>

<D'ArchAngel> she means ultimate

<darling> or perhaps a place where I may learn to type <g>

years now: A forum for intellectual (and not-so-intellectual) discussion, a corner tavern, a source of moral support, an electronic singles bar (and occasionally a cheap



JARED LEE

memorial oratory, even a wedding chapel. But CB has probably been best known for being one thing in the past decade: the largest and longest ongoing cocktail party in the world. You'd think the neighbors would have complained by now.

CB is fun, and its appeal is immediately apparent. You log onto a sightless world where what other people know about you is only what you choose to reveal through type-written lines, letting you mask or extend parts of your persona. There are no prejudices except the ones you bring with you. Age, race, sex, visual appearance, handicaps, shyness and that countryclub membership are all checked at the door, thank you.

If you're able to keep up with the scroll rate, distinguish who's talking to whom, and input your comments and halfbaked humor in something even remotely resembling English, there are dozens of similarly adept people scattered across the globe anxious to talk to you. You can chew the fat, blow off steam, express an opinion, and if you can't find your topic *du jour* already in discussion, you can start a debate yourself.

opportunity to in effect touch another soul, without all of the baggage that is normally involved with our person-to-person relationships, is a remarkable and unique experience," says Alfred Glossbrenner, author of *The Complete Handbook of Personal Computer Communications* (St. Martin's Press). "The process itself is enjoyable, the chance to interact. Unlike television, it's not a passive thing. You throw something out there, and somebody else will bounce it back at you. That can't be done anywhere else."

CB has progressed a fair distance from its early days in 1980 as an unsophisticated, wayward computer program (see "A Short History with Cupcake" on page 36). Sandy Trevor, then vice president of technology, had

a brainstorm that people might enjoy talking with one another in real time on CompuServe's forerunner, Micronet. It was a novel idea, albeit one that applied a reverse logic—get an increasingly insular society to expand its personal horizons by staying home with a computer. "Everyone else pooh-poohed the idea," says Pat Phelps (a.k.a. "LooLoo" on CB), product manager, matrix

"They said nobody's going to pay money to do that. They can pick up the phone and call somebody."

Trevor persisted, however, writing the program over a weekend and uploading it the following Monday. It was in use almost instantly, although striking up a conversation involved waiting (and waiting) for someone else to show up. Says Phelps, "We've watched it grow from times when you'd access CB in the evening and there would be no one there to where you log on and there are 300 people on Band A alone, not just from all over the US, but from all around the world."

As much as CB tends to mirror the real world (the clientele is truly a slice of life: doctors, housewives, members of the clergy, celebrities), it also tends to be its own little world, complete with its own codes of behavior, rituals and conventions, dependent on the computer but existing only in the user's mind.

Research has shown that when you sit down at a computer to communicate, you act differently. A 1984 Carnegie-Mellon University study conducted by Sara Kiesler found that the typically uninhibited online discussions were more egalitarian and had greater participation, but made their participants more impulsive and assertive, more sure of their own opinions, and more resistant to social pressure to change their views. In

Tuning In

In the case of CB, getting there isn't half the fun—it's not even half the effort. Simply type GO CB-1 to enter Band A of the CB Simulator or GO CB-2 for Band B, and choose a handle that's likely to provoke interest (but not revulsion) in your presence. Like the Simulator's radio namesake, each band is composed of channels (36 in all), many of which have designated topics of discussion (press Return at the "Select a channel" prompt for a list). Channel 2 on Band A is for newcomers, and helpers are stationed there from 6 p.m. to 2 a.m. ET every night to answer questions and get you rolling down the electronic highway.

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English: Nobody agreed much on anything.

"That's true. Computer-mediated communication leads to a social reality different from face-to-face communication because the emphasis is on honesty and trust," says Laurel Hillerstein, a professional staff member at the University of Massachusetts at Amherst who looked into the existence of an online "community" as a graduate student five years ago. "No other form of communication allows individuals to have such an intimate exchange and yet remain so distinctively apart from the act of communicating. It requires a more complex set of skills: You have to be able to compensate for the lack of non-verbal clues, such as voice inflection and facial expressions, that many take for granted. Think of how many times you've been misunderstood online."

Hillerstein found other evidence of a recognizable CB "community": the accepted use of handles as identification; user-generated and enforced rules of etiquette ("A person using foul language will generally be chas-

Who Was That Masked CBer?

Join the CB party at the Stamford Sheraton Hotel, Stamford, Conn., October 26-28. There will be lots of haunting and hugging as CBers from across the country meet face to face (and mask to mask) for a weekend of fun. Start with cocktails on Friday night, attend a Saturday morning brunch and CompuServe presentation by *LooLoo*, then a dinner/dance that night with valuable prizes for the best costumed CBers. Complete your weekend with a brunch Sunday morning. Details on this fabulous CB "BOO BASH," hosted by *Top Cat* and *Raspberry*, are available in the CB Forum, Library 5, file PARTY.CT.

tised or ultimately ignored"); "lurking" as a means of socialization into the society, much like a child learning through observation; the helpfulness of fellow CBers ("If you've ever put up a question, you've seen how many

answers come back almost immediately"); and the use of emoticons, such as <grin>, to assign the intended feeling to a message, and an exclusionary lingo. "What is 'rehi' really?" asks Hillerstein, referring to the subcultural idiom for "hi, again" which follows a CBer's brief departure from the computer or channel. "It's used all the time, and everybody on CB knows what it means. But if I say 'rehi' to my mother, she has no idea what I'm talking about."

Most important, Hillerstein learned that, due to the amount of information filtered out of the medium, CBers make up for it by putting out a richer, more detailed communication. "People are willing to talk about things on the first meeting that you would never reveal in a first face-to-face encounter. Because they're more candid, relationships progress quicker. For instance, a subject that may take many weeks of knowing someone to build up to revealing, such as having been abused by a parent, comes out more quickly in an online relationship. Because of the lack

by Terry Biener

A Short History with Cupcake

Looking back over the last 10 years, it is difficult to remember life before CompuServe's CB Simulator. In a major way, the interactive medium has been responsible for my present endeavors, social life and self-esteem. As author of *CB Society—Cupcake's Column*, I have witnessed and written about similar effects on the lives of thousands of fellow CB users.

My son had just turned two. As a former teacher turned full-time mother (and a computer widow to boot), I felt shut out from the outside adult world and craved mental stimulation. When my husband, Alan, prodded me to look at his "new service," I reluctantly eyed a response from a question he typed on his monitor. Someone, somewhere, had answered him. "Let me try this," I said, and began typing to someone 3,000 miles away. The rest, as they say, is history.

In 1981, a busy night on CB meant 30 people online. Most were computer techies who just happened to roll into that part of CompuServe. Female users were scarce, so the handle "Cupcake" provided me with amazing popularity. Here, I was unique, appreciated, spoken to...hooked. My first CompuServe bill surpassed our mortgage payment.

January 1982 saw the first CB gathering—a dozen users meeting at the Manhattan apartment of a married couple (Nancy and Arwen) who had actually met online. I began to suspect that this medium had far greater potential than mere entertainment.

poisoning, and word spread over the channels. Phone calls and cards arrived from all over the country, many intercepted by nurses who questioned why I had so many friends with "strange accents" and even stranger names.

Alan and I attended CB parties in Baltimore, Boston, and even hosted one in our own home during that first year. I watched relationships evolve: friendships, romances, business ventures. Spending an enormous amount of time online, I began to know of all the happenings.

As my insight grew, so did my CompuServe bills. My exasperated husband even programmed my computer to say, "Ha-ha, you lose!" when I tried to log on. (It took me four days to undo this, experiencing major CB withdrawal in the interim.) I had to find a way to justify my online time.

Bringing CBers together with a publication seemed an ideal solution. Eventually, I hit on the idea of writing a newsletter with interviews, profiles, party reviews, event announcements, news about CBers, and witty one-liners and anecdotes. *Cupcake's Column* was launched in November 1982.

Unlike conventional reporters, I've felt joy, elation and sadness when "getting the scoop," because I am personally involved. I was thrilled when "Haku" and "Flash" discovered they were long-lost cousins; giggled while writing about how "LadyBug" had her shawl eaten by the motor of a hotel fountain, causing her to fall in; was proud of "Mr. Vid" when he won an Emmy; and was devastated

Jugs" and "Cuffs."

Valentine's Day 1983 marked the first truly online wedding. "Mike" (Texas) and "Silver" (Arizona) typed their vows from one computer while a minister typed from another. Seventy-seven invited CB guests were present in "scramble" (an early version of "group"), some acting as members of the wedding party. I was the maid of honor. The reception lasted for hours, punctuated by the <click> of phantom cameras and the silent whoosh of airborne "rice" <'>. Alan just shrugged when I bought a new robe for the occasion.

When Jeff Jarvis of *People* magazine approached me online for an interview, I was flooded. Over the years, I have found myself and other CBers in many major publications, on radio and television. For example, "Chrisdos," founder of CBIG (now the CB Forum) appeared on *Donahue*.

As the world began to hear of computer CB, the variety of people grew as quickly as the number of users. The mayor of Ft. Lauderdale, a comedian in Philadelphia, a screenwriter in Burbank and a blind teenage pianist in Boston were some of the many professionals I interviewed.

While anonymity has always been the initial intrigue of CB, many users have been courageous enough to shed their identities in person. Since 1984, CompuServe, with help from loyal CBers, has sponsored annual CB Seminar/Parties, the first four in Columbus and the last three in Las Vegas. From as far as Australia, users of all ages, occupations, cultures, shapes and colors gathered for socializing, feasting, drinking, dancing and softball games (and the occasional unscheduled ice cube fight).

of physical presence, people put more of themselves on the screen."

Over time, the pundits and prognosticators have fretted over the CB phenomenon, or built it up beyond its capabilities: They claimed that computer-mediated communication would revolutionize society, drawing in even the computer illiterates and technophobes, or that it would breed a generation of electronic con-artists and people who prefer the anonymity of the medium to face-to-face encounters.

"I'm not convinced that it's something we should be thrilled about," wrote Vic Sussman in a 1986 essay for *The Washington Post*. "To say this typewritten 'human contact' is the equivalent of genuine friendship is something else. It's certainly the *illusion* of intimacy—instant gratification without responsibility or consequences....[It] turns conversation into a spectator sport."

Neither claim has been realized to any great degree. CB certainly hasn't revolutionized society. "Well, it's a big society. The pun-

dit's were a bit overly optimistic or unrealistic about how far we had to go," says Glossbrenner, pointing out that only a small percentage of personal computers in homes are wired. But to say that CB hasn't had a social impact among its own constituency would be a mistake. "It's been wonderful to see what CB has done for a lot of people, how it has brought them out of their shells, given people opportunities to meet with other kinds of people they might not have even thought of talking with before," says Phelps. "People have found jobs, made career changes, become friends or even lovers. We've had many couples get married. I've lost count, but it's probably in the hundreds. It's not even a phenomenon anymore."

The concerns over online swindlers hit the mark a little closer, though such episodes are by far the exception to the rule. There have been dark tales of CBers becoming emotionally involved with people who ended up being something other than the personalities they portrayed online. Although these escapades into gender-bending and other mind



GARRY BURDICK

Chronicler of CB society's people and places: Biener

come and gone, and the software has undergone many modifications. But some things have not, and will never, change. I, like many users, see CB as a window to the world—a unique way to have "mind to mind" communication. Affinity runs deep among CBers, even as their friends and families have a

They can travel to any city and find friends to chat with, dine with, and even ones who offer a place to stay. The CB Society has come to mean unconditional acceptance. Day or night, a friend is just a keystroke away.

Terry A. Biener is a free-lance writer based in Valley Stream,



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games are usually found out quickly by CBers who have become proficient at spotting cracks in the deception, they represent CB's anonymity taken to an unfortunate extreme, the murky underside of an online freedom.

"I think the anonymity is precious," says Glossbrenner. "I don't know of any other way to make it available than to do so warts and all. CB is reflective of all of society, so there's the possibility that you'll sign on to a channel and hear words you don't want to, or be lied to. It shouldn't be censored, because once

you do that, you ruin this delicate flower. CB is wonderful, but as with all things, *caveat emptor*." Let the CBer beware.

And what of the hordes of CBers chained socially to their perpetually gleaming terminals, spooked at the slightest prospect of having to step into daylight and interact with real human beings? Oh, come on. True-blue CB friendships have never just stopped at the screen; if CB has been anything, it's been a facilitator of more personal communication or face-to-face encounters, merely

another means to a friend.

Pictures are exchanged, cards and flowers sent, phone calls made, favors performed, dinners arranged, brunches, get-togethers and outright bashes attended regularly. The purpose of the parties is twofold: to gain the reassurance that there *is* a face, a real name, and a person with some of the usual human foibles behind the handle and, of course, to have one heck of a good time.

"They're like family reunions—you get those <hugs> in person again, and spend some time with each other," says Phelps. "Some of the people haven't been to one before. You could be timid, unsure of yourself,

How can someone you've never met become your best friend?

It happens all the time.

Two people find a common interest through CompuServe's Citizen's Band Simulator, and there's no limit to what they can share, learn and even argue over.

CB cuts through geographic and cultural barriers to bring people together from all walks of life—engineers, beekeepers, ballerinas—and from all parts of the world—Duluth, Berlin, Tokyo.

What you'll do on CB is called "conferencing." It's like conversing with others over your computer. A bit tricky at first, but more intriguing than tricky. After a little practice, it comes naturally, just like talking.



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CB and CIM: The Next Generation

The CompuServe Information Manager for IBM PCs and compatibles and Apple Macintosh systems provides special features for the CB Simulator. Among them are:

- ▶ A built-in split screen to allow messages to be composed away from incoming text.
- ▶ Separate screen windows for monitored channels.
- ▶ A bar cursor to interact with pull-down menus that take the place of "slash" commands (such as /USERS and /MONITOR).

When signing into CB with the Information Manager, you are first taken to a kind of CB "lobby," where you may either tune to or monitor a channel, join an existing group conversation, or start a new group conversation and invite others to join you.

Tracking keeps you informed of those who come and go on CB. Tracking messages usually report who has tuned in, tuned out, switched channels, changed handles and so on (such as, "<BLUEGRASS> has tuned to channel 14").

Channel Selectors let you:

- ▶ Tune to the selected channel, where you can exchange messages with others already there.
- ▶ Monitor a selected channel. Here the Information Manager splits its screen into multiple windows, giving you separate areas to see the conversations.
- ▶ Find out who else is in CB with a list of the handles of those currently tuned to se-

but as soon as someone sees you walk in that door, you've got people all over you, welcoming you before they even know who you are. It really is a society, and once you've had that first hug, the ice is broken."

What do the next 10 years hold for CB? Two significant changes have already begun. One concerns the presentation of conversation on your screen. Software such as the CompuServe Information Manager (CIM) promises to make CBing less arduous for the less technically dexterous among us. (See "CB and CIM," below.)

The people will change as well, even though that's always been a CB given.

"CompuServe is available in more and more countries around the world," says Phelps. "The way you now go next door to borrow a cup of sugar or call someone down the street to babysit, you can get on CB and ask a man in Tokyo to translate a Japanese expression you've heard, or ask someone in Sweden for his recipe for Swedish meatballs. It's absolutely a global village.

"When I step back and get that perspective of what's really going on here, even after all these years, I still find it awesome." ◀

Christopher Galvin is an assistant editor of CompuServe Magazine.

lected channels. The software provides a dialog box so you can search for a specific group of users.

Besides tuning and monitoring channels, the Information Manager provides a group of "People" commands such as:

- ▶ Who's Who, a list of people on the channels. You may retrieve Profile information about selected users, including User ID numbers and names of towns from which they are calling. (Some subscribers also choose to file additional Profile data online, such as ages, types of computers being used and interests.) The Information Manager also provides a Talk function here with which you can ask another subscriber into a private one-to-one message area.
- ▶ Invite, letting you ask other talkers to join you in a private group discussion. It is private, like the Talk feature. Unlike Talk, however, Invite is designed to permit privacy between more than two people.
- ▶ Squelch, which blocks messages from other talkers you specify.

Another section of the Information Manager's CB feature, called "People," lets you change the handle under which your messages currently are appearing. The "channel" feature lets you let you instruct the system to automatically turn down Talk and Invite requests temporarily.

Two unique Information Manager fea-

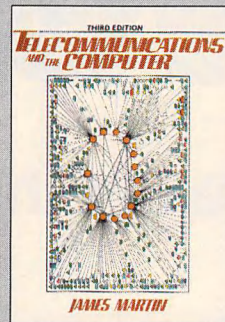
tures in the Special command group are:

- ▶ Tracking, with which you control what types of information appear in your tracking window. You may direct the system to track people entering the CB band you are using, people leaving the band, those changing locations, or changing handles.
- ▶ Recording lets you save on your disk a copy of discussions. If you select Record while tuned to a channel, the conversation that occurs from that point on is stored in a file; if you select the option while in a group, the conversation that appears on your screen is stored in a different file. The recordings are cumulative files, so each time you use Recording, that session log is appended to logs of past sessions. You also can create new names for the log files.

Finally, newer versions of the Information Manager further enhance CB. Version 2.0 for IBM PC and compatible systems, for example, adds a Friends option, a new concept for conferencing. A kind of electronic address book for CB acquaintances, the Friends feature opens a dialog box with which you can add and remove names and User ID numbers. Then, while in CB, you can use the Friends list to save time when searching who's online, squelching other talkers and setting up private discussion groups.

Charles Bowen is a contributing editor of CompuServe Magazine. His CompuServe User ID number is 70007411.

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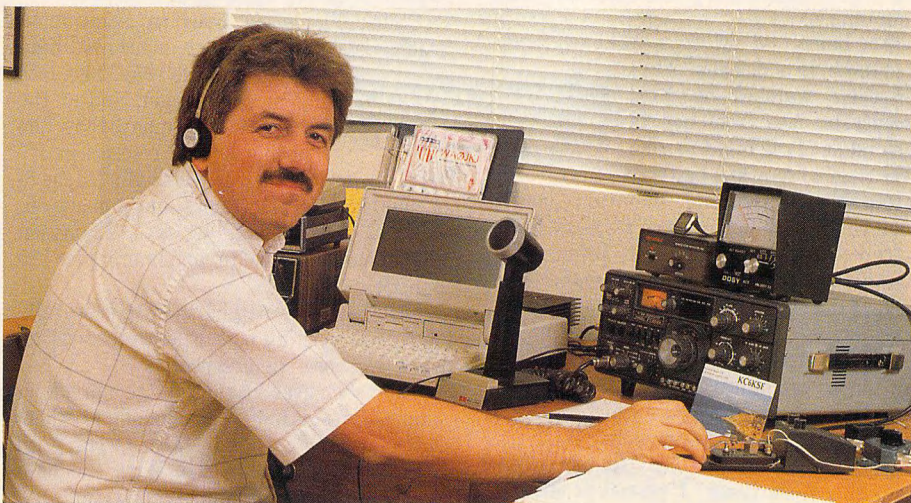
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INTRODUCTORY OFFER: 3 MONTHS FOR \$1

by Dennis J. Willard



DAVID SESSIONS

D.C. and Down Under in one day: Reeves

Calling America (or Sweden, or Russia)

► **More than a lot of static, HamNet lets you sign onto a serious hobby.**

Nobody is sure how amateur radio operators got to be called "hams." The most widely accepted explanation is that the name was first applied by professional telegraphers who shared the airwaves with early radio hobbyists. The term wasn't intended as a compliment. Back then, a ham radio operator—like a ham actor—was considered to be a hopeless incompetent.

Amateur radio has come a long way since those pioneering days. Today's hams include such respected and thoroughly competent individuals as former Sen. Barry Goldwater, country-music singer Ronnie Milsap, screenplay writer Jean Shepherd and several astronauts. Even reclusive actor Marlon Brando has been reported to hit the airwaves from time to time, supposedly under the pseudonym "Martin Brandeaux."

On CompuServe, you'll find ham operators in HamNet, a forum dedicated to amateur radio, shortwave listening and scanner monitoring. HamNet is amateur radio's unofficial off-the-air home. It's a place where hams can meet, exchange ideas, keep up-to-date on the latest operating news and download amateur radio-related

files—all free from the perils of changing band conditions.

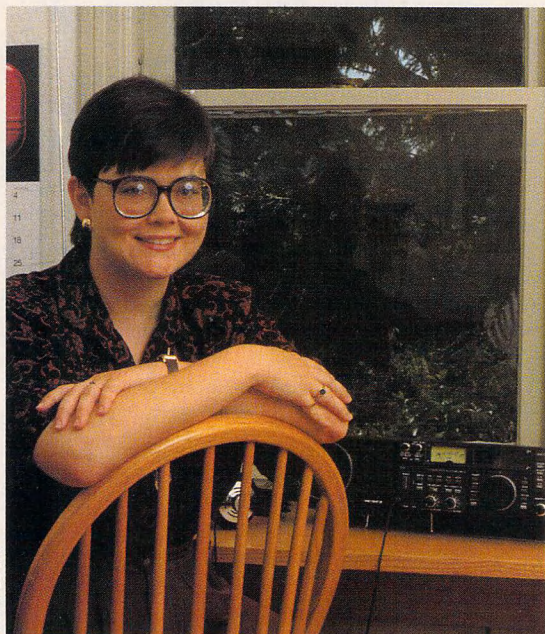
Novice-class license, she makes frequent visits to HamNet.

"I'm in HamNet because I am a shortwave radio enthusiast, and HamNet is full of people who have lots of information and ideas about shortwave," Scott says. "Until I found the forum, I was pretty isolated. I knew about the big services such as BBC and Radio Moscow, but I was ignorant about the rest of it."

Amateur radio operators are involved in two-way communications, sending their voice, television, Morse code and data signals out across the airwaves. The people hams contact are located both around the corner and around the world. Sometimes, amateur radio contacts even extend into outer space. Numerous space shuttle missions have carried amateur equipment and several ham satellites help to relay signals on frequencies where long-distance communication is ordinarily impossible.

Because hams operate radio transmitters emitting potentially lethal amounts of power, and have the capability to interfere with broadcast, emergency and other radio services, the Federal Communications Commission (FCC) requires budding radio amateurs to take and pass a licensing exam. The FCC issues several classes of amateur radio licenses, each providing a progressively higher level of privileges (see accompanying story).

Since shortwave listeners and scanning enthusiasts are strictly on the receiving end of radio signals, they don't have to hold a license to pursue their pastimes. That's just as well, because shortwave hobbyists keep



MICHAEL JAY

DXers helped her tune Sweden: Scott

scanner buffs steadfastly follow the activities of firefighters and police officers in their communities.

For hams and shortwave/scanner listeners, radio is a passion. They set their watches by BBC broadcasts, rise from bed in the middle of the night to send a message to someone halfway across the world and maintain lasting friendships with people from faraway lands.

Scott has been an avid DXer (long-distance radio listener) since she was a child, logging the FM stations she picked up on her parents' radio.

"HamNet has been a window for me into the larger community of people who enjoy radio," she says. "It's also a quick source of information. When I wondered if I was wasting my time trying to hear Radio Sweden from the West Coast, I posted a message asking if anyone else out here can get it. I found out that several HamNet members had no trouble hearing it, so I decided it was worth the time and money to improve my antenna. Now I hear Radio Sweden most nights," Scott says.

HamNet Forum Administrator Scott Loftness notes that hams and shortwave/scanner hobbyists are regularly joined in the forum by other CompuServe members interested in exchanging technical information and practical advice about avocations ranging from Citizens Band radio to amateur

satellites. "For me, it's just a great way to meet people with similar interests," Loftness says.

Chuck Thompson lives in Huntington Beach, Calif., and has been a licensed ham operator since 1951. "I got into it as a teen-ager, and at the time was fascinated by the people I could contact in different places. Ham radio eventually led me to an education in electronics and a degree in electrical engineering," he says. Thompson has talked to hams in approximately 175 countries.

"A lot of American hams have been talking to and working with Russian hams long before *glasnost*," he observes.

Thompson uses a ham radio as a practical communications tool. "I do a lot of four-wheel stuff and camping, and I always carry an extra VHF radio with me. With the ham radio community around, I know that if I need to I can always get in touch with someone much more reliably than I can with other modes of communication."

Loftness says the ham community is well respected for its work during times of emergency. Hams provide assistance to the California Department of Forestry in sighting and battling fires, for example, and sometimes they are the only communications link during floods, hurricanes, tornadoes and earthquakes.

Ham radio operators play a role in community activities, too, says Thompson. He and other hams have provided communication for foot

and auto races and Boy Scout activities.

Like any hobbyist, ham radio operators have a number of sub-interests. Thompson likes to try different modes of communication, such as radioteletype, or counting the number of countries he can contact, or entering contests that focus on special interests related to ham operating.

Tony Reeves, like Val Scott, is new to ham radio. Reeves has had his Novice license for less than four months.

"I needed a place to ask questions. So I came to HamNet. It was as close as my keyboard," he says. "I was a Cber for a long time and was impressed by the people here. Many of them sent me information, books, tapes and the like to help out. The result was that I got my license," Reeves says.

Reeves likes being a ham because he can learn about places he has never seen. "This is the best thing about radio to me. I can talk to a person in Washington, D.C., then to someone in Australia the same day," he says. He also picks up tips to improve his hobby skills, such as finding a better way of putting out a signal or setting his antenna for better reception.

To be heard or not to be heard? To be a ham or a shortwave/scanner listener? These are the questions in HamNet. Make up your mind by typing GO HAMNET (even if your name isn't "Martin Brandeaux").

Dennis J. Willard, manager of Capital News Service, is a writer based in Westerville, Ohio.

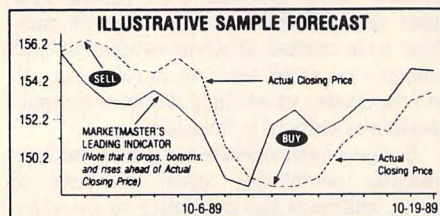
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Paying Your Broadcast Dues

Becoming involved in amateur radio operating is a matter of patience and persistence. The necessary equipment can cost as little as a cheap stereo or as much as the gear in a small broadcasting station. A good ham set-up, capable of sending signals around the world, costs between \$1,000 and \$3,000. Many hams defray this expense by joining a local amateur radio club and operating from the club's station.

Amateur radio license exams are administered by volunteer examiners at hundreds of locations nationwide. Most examiners are affiliated with local radio clubs; many of these organizations also run licensing classes. Lesson and exam sessions are nearly always held on weekends and evenings.

Forum Administrator Scott Loftness says HamNet's knowledgeable members and library files can help CompuServe users study for their entry-level Novice class and higher licenses. He also notes that the FCC is considering a change in requirements that would create a new Communicator class license. Such a license would exclude any need to learn Morse code.

Until the FCC acts, licensing requirements are as follows:

Novice class.

License holders have limited voice and

the output power of Novice stations. Novice-class hams must be able to handle Morse code at a rate of five words per minute and pass a 20-question multiple-choice test.

Technician class.

This license class is geared toward individuals who are primarily interested in relatively short-range VHF communications. The license's Morse code requirements are the same as for the Novice class, but applicants must pass a more difficult multiple-choice test.

General class.

License operators can send their signals out over a wide variety of shortwave bands. Applicants must improve their Morse code skills to 13 words per minute and pass a 50-question exam.

Advanced class.

This license class also demands a 13-words-per-minute Morse code proficiency, but requires applicants to pass a more stringent multiple-choice test. In return, license holders receive access to additional shortwave frequencies.

Extra class.

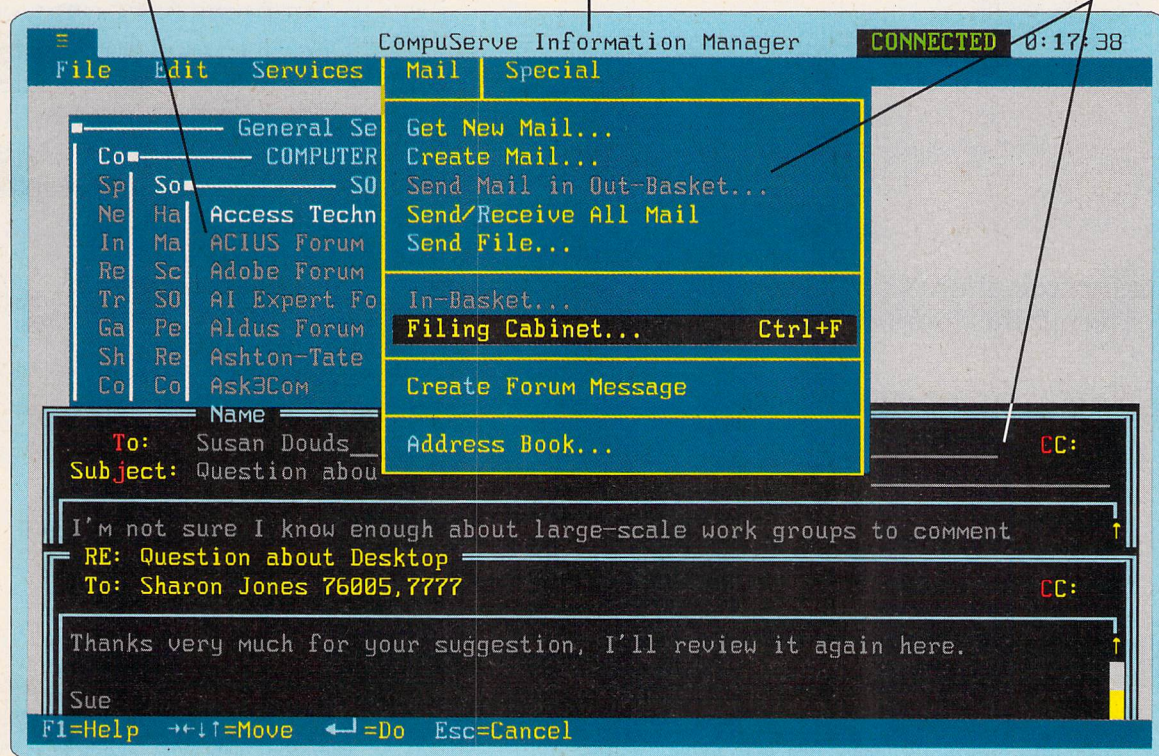
Applicants must pass a 20-words-per-minute Morse code test and a very difficult written exam. This highest license class confers all amateur radio privileges.

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The CompuServe Information Manager is easy to use because it lets you utilize a windowed PC interface with pull-down menus and

dialog boxes. It even allows you to do several tasks (on CompuServe) at the same time.

Plus, we've made it easy to get started, too. The CompuServe Information Manager, and its Users Guide, is being offered to CompuServe members only at an introductory price of \$24.95 — and that includes a \$15.00 usage credit. To order, just type GO ORDER at any ! prompt.

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GO OLI for more information.

by Yvonne Heather Burry

Writing Science Fiction Wrongs

► An online workshop helps novice SF hacks get their futures right.

A knowledgeable writer once postulated that the importance of science fiction was not that it predicted the creation of the automobile, but that it anticipated the development of the traffic jam. Funny, but true—Good science fiction has always gone past guessing future trends in technology and society and charted the human animal's reaction to them, asking “What if?” and then challenging the reader to deny the possibility of the fabricated results.

H.G. Wells himself could not have foreseen the genre's popularity. “Star Wars” weaned the current fans, but science fiction dates back to Wells' time and its lowly status as a literary joke. Since the late 1800s, the genre has passed through “eras” of recurring themes: the adventures into space and other unknown worlds, searches for “lost races” and descriptions of future wars at the turn of the century; the wartime rocketship and ray-

ings of dystopian worlds.

But none of these moods of destiny has ever prevailed. What has endured in the genre is the opportunity for its writers to publish, and publish prolifically. Since the 1930s, science fiction wannabes have tried getting their stories into original anthologies; small aficionado publications called “fanzines”; or the larger “pulp,” formerly plentiful but survived today by only Isaac Asimov's *Science Fiction*, *The Magazine of Fantasy and Science Fiction*, *Amazing*, and *Analog*.

The irony is that the science fiction writers who convince us to accept the unbelievable as man's plausible fate are for the most part amateurs. Science Fiction Forum (GO SCIFI) Administrator Georgia “Sasha” Miller has seen plenty of them in her commanding of the ongoing Science Fiction Writer's Workshop (SFWW).

“A lot of people who enjoy reading the works think ‘I can write it, too,’” says Miller, herself the author of numerous short stories

easy, that good story telling is no more complicated than sitting down and typing out the words. This is not true. It's a very disciplined process. What I'm striving for is to get people to the point where they can convey the story in their minds in a clear enough manner that another reader can understand and appreciate it.”

No one is guaranteed that this literary equivalent of boot camp will be easy or even fun, though few seem to mind since the waiting list is typically three four-week workshops long, and many writers repeat the course. A select group of four unpublished writers looking for the opportunity to tighten up writing and story-telling skills make up each SFWW. The regimen of writing, critiquing and experience-sharing helps them decide if publishing a science fiction story or novel is a realistic goal. Some participants need to be saved from “a lot of heartache and rejection later on,” says Miller, while others need nurturing.

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best to give writers my gut reaction." The fact that they've chosen science fiction makes the writing that much more challenging, Miller says, because they have to avoid rehashing a century's worth of overdone conventions, as well as making errors in crucial scene-setting logic and science. "You've got more balls in the air with this kind of fiction. If your story is set on a heavy-gravity planet, you've got a whole different paradigm to work with. You cannot have someone picking up a two-by-four and clobbering somebody else in the head. It will weigh too much. These things must be taken into account, or you've got drek."

The participants begin their stay by uploading a story or chapter of up to 30K, which principal Forum Administrator Wilma Meier reformats and distributes to all participants and a panel of expert reviewers (who occasionally toss in one of their own manuscripts for discussion). Two regular workshop panelists, Meier and author/critic-in-residence Robert L. Hovorka, guest panelists such as Vonda McIntyre, author of *Dream Snake*, and all of the student writers thoroughly critique each manuscript.

When that process is completed, Meier assembles and sends a comment sheet to each author. Finally, the panelists and par-

that people begin to learn *why* this or that does or does not work dramatically, or why one technique can be off-putting while another draws the reader into the story," says Miller.

PERSONAL BUSINESS

Students react to the individual critiques in many ways, from denial to self-enlightenment, and often enjoy a turnabout in skills and attitude.

"Some come in with blinders to their own faults, just wanting a read-through and praise. Others show up with the hope of blowing my socks off," says Miller. "But the ones who say, 'I don't know if I've got what it takes, but I want to find out,' I welcome with open arms, because there I've found the handful with potential."

The net effect can have the impact of such well-known face-to-face summer experiences as the Iowa Writer's Workshop, Utah's Writers at Work, Vermont's Bread Loaf, or Washington and Michigan's Clarion, whose organization is the role model for SFWW.

Panelists within the workshop belong to the Science Fiction Writers of America and network with colleagues in that organization and elsewhere. They look for ways to help talented wannabes end the flow of rejection slips. When a fledgling writer shows promise, many professional tidbits are eagerly

appropriate cautions to help them steer clear of proprietary story environments; perhaps the names of suitable agents and how to work with them; or suggestions on where to submit a manuscript. Says Chuck Von Raspach, forum section leader and panelist, "We are trying to provide a jump start rather than a finishing process. We try to take a piece that is technically good and help it get a fresh angle."

SFWW participants don't rewrite their manuscripts during the course of the workshop. But after they "graduate," they often enter Library 12 with a manuscript for critique and a cycle of rewrites. Though professionals aren't assigned to that library, many pros are frequent visitors to all parts of the forum.

Miller considers the SFWW as just another extension of the close-knit science fiction community, which holds conventions around the country in which even novice hacks can commune with big-time publishers and strike up a conversation with a writer such as Isaac Asimov. "There is a certain amount of us-against-the-world, other-breed-of-cat mentality that is quite gratifying. It can be likened to a family ... the accessibility is astonishing. Never elsewhere has any group of writers been so dedicated to training their replacements." ◀

Reviews Online

by Hardin Brothers

June 21 was the saddest day in my eight years on CompuServe. On that day, my friend Ernest Mau passed away. Ernie had been *CompuServe Magazine's* reviews editor. Over the years, he had taught me much and touched my life in many ways.

Although no one will ever take Ernie's place, I have agreed to take over his position. If you need to contact CompuServe's reviews editor, write to me.

During the next few months, you will see some changes in the review section of this magazine. Ernie had planned some of these changes and was working toward them; others are the result of discussions I have had with the magazine's writers and editors, as well as with several CompuServe subscribers.

The biggest change is visible this month. We will no longer be printing some reviews in the magazine and others electronically. From now on, these pages will contain short descriptions of each product we have reviewed; the reviews themselves will be available online (GO OLT-200).

Newsstand magazines often include photographs of the screen to show what the products look like. Many of our reviews also have pictures, which are stored in CompuServe's GIF graphics format in the Online Today Forum (GO OLTFORUM). Look in Library 6 of the OLT Forum for the picture files.

Our reviews remain available from the OLT-200 menu for five months. Then many of them are moved to the OLT Forum libraries for up to two years. If you want to find a review from the past, you can search Library 5, or download the two index files in the library and search for the reviews you want while you are offline.

If you have a comment, positive or negative, or a question about one of our reviews, you can get a response right away. We have set aside Message Section 5 of the OLT



GREG NEWMAN

Time of transition: Brothers

views, our review policies in general, requests for reviews, and discussions of products we haven't reviewed. Our review authors check the OLT Forum regularly and will respond to your comments as soon as they can.

Although we can never satisfy all of the half-million CompuServe subscribers each month, we try to review products that will interest as many members of this community as possible. You'll find our reviews cover major new products, such as important database managers, as well as products that may appeal most to smaller segments of the CompuServe community. We review products from the companies with support forums on CompuServe, from other major and small manufacturers, and from the shareware and freeware applications available online. We focus on software, but we also review occasional pieces of hardware, such as modems, small peripherals and portable computing systems that we think will be of interest to our readers. We don't review games because The Electronic Gamer (GO TEG) already does an excellent job of that. Whenever possible, we will include directions for downloading the program itself or a demo version of it. We will also explain where to look on CompuServe for support of the product or more information when we can.

The next month or two will be a time of transition for all of us who write for *CompuServe Magazine*. We appreciate your feedback and ideas, and your suggestions for products that you would like to read about. Leave us a note in the OLT Forum or drop me a line via CompuServe Mail. Like all magazines, we have a long lead time (I'm writing this in early July), so please have patience with us. Our job is to provide reviews that you want to read; we need your responses to know how well we are doing.

Hardin Brothers is reviews editor for CompuServe Magazine. His CompuServe User ID number is 70007,1150.

Following are summaries of hardware and software reviews available this month in *Online Today*. To read the complete reviews, type GO OLT-200. For illustrations and reviews from the past two years, refer to the buyer's guides in Libraries 5 and 6 of the *Online Today* Forum (GO OLTFORUM).

Hardware

Focus 5001 Keyboard

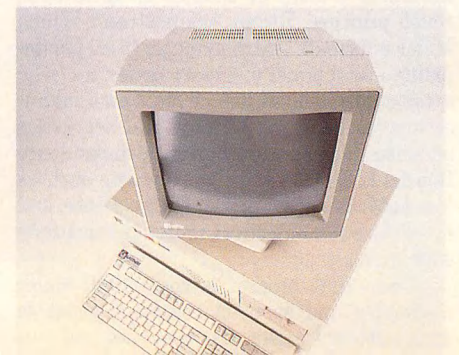
Focus Electronic's 5001 Keyboard is a replacement keyboard for IBM PC-XT and PC-AT compatible computers, which includes a built-in calculator and LCD display. The keyboard also has diagonal Cursor Movement keys and a Turbo key that adjusts the key repeat rate. Reviewer Christy Brothers says the keyboard works well, but that it seems to be overpriced and the documentation is less than acceptable. *GO OLT-3915*

MacConnection SIMMs Memory Chips

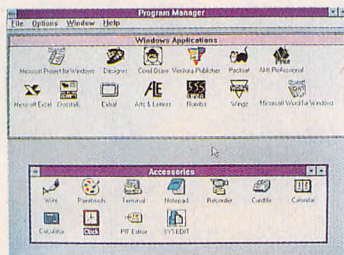
MacConnection's memory SIMMs can be installed in virtually any Macintosh computer that needs additional RAM. They are supplied with a toolkit and a free videotape that explains how to install the SIMM memory chips. Reviewer Anthony Watkins says that the videotape and documentation are clear, and that the installation was easier than he expected. However, he says the extra-cost grounding wrist strap was a waste of money. *GO OLT-3910*

Gateway 2000 Computer

The Gateway 2000's 386/25 with 4MB RAM and a 150MB hard disk may not be on the cutting edge of technology, but reviewer Hardin Brothers says that it is a good compromise between speed and price. The reviewed unit includes a super VGA card, multifrequency monitor, and diskette drives that handle all standard disk formats. Brothers says that as a personal computer, the 386/25 might well take you into the next century. *GO OLT-3905*



Software



Windows 3.0

Microsoft's long-awaited Windows 3.0 is, according to reviewer Harry Green, for the most part, worth the wait and the hoopla. Green likes the improved graphical user interface, Windows' memory management, and the included Windows applications, especially the paint program. But, he says, Windows is slow, even on his 12 MHz 80286 computer, and probably requires a 386 with several megabytes of RAM to show its full potential. *GO OLT-3925.* For support, GO MSWIN.

FoxPro Relational Database Manager

Fox Software's FoxPro relational database manager for IBM PC-compatible computers features an easy-to-use mouse and keyboard-driven user interface, an object-oriented report writer, dBase III and IV compatibility, and an excellent text editor. Reviewer William J. Lynott says the program is much faster than dBase and has complete documentation. He says it is an excellent choice as a full-featured database manager program. *GO OLT-3935.* For support, GO FOXFORUM.

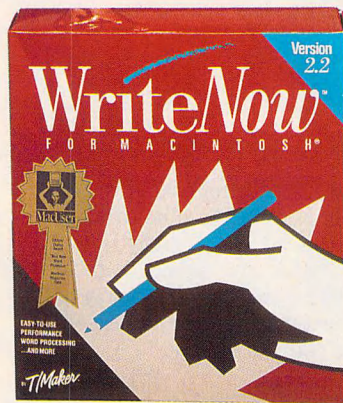
DynaComm Communications Program

Future Soft Engineering's DynaComm communications program runs under Windows 3.0 and New Wave. Macintosh, OS/2 PM and IBM 3270 synchronous versions also are available. DynaComm has extensive scripting and windowing capabilities, supports several protocols, and can emulate nine different terminals. It also can be run on a network. Reviewer Christy Brothers believes it is an excellent package for serious corporate and individual users, far surpassing the modest terminal program included with Windows 3.0. *GO OLT-3945.* For support, GO WINAPA.

HeadRoom Memory Manager

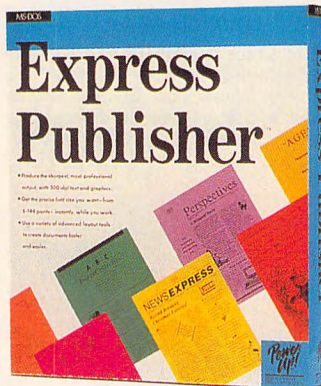
Helix Software's HeadRoom Memory Manager is for IBM PC-compatible computers with expanded or extended memory. It moves TSR utilities out of DOS memory to make more room for large applications. It

another with a single keystroke. Reviewer Franklyn Jones finds the program easy to install and says it is best suited to power users who want several TSRs available at the same time. *GO OLT-3955*



WriteNow Word Processor

T/Maker's WriteNow 2.2 word processor for the Macintosh reads and writes files in four formats, can flow text from one column to another, and allows access to more than one file at a time. Reviewer Anthony Watkins says the program makes MacWrite fans feel right at home, and that, after installation, it is so easy to use that you can throw the documentation away. But while its thesaurus is good, WriteNow's spell-checker is inadequate, he says. *GO OLT-3965.* For support, GO APVENB.



Express Publisher Desktop Publishing Package

Power Up Software's Express Publisher is an inexpensive desktop publishing package for IBM PC-XT and PC-AT compatible computers. Its features include graphics imports from several file formats, a WYSIWYG and windowing environment, and automatic text reflow and font scaling. Reviewer Franklyn Jones says it is an excellent package for the price, but it runs slowly on computers that don't have ex-

BestChoice3 Decision Maker

Sterling Castle's BestChoice3 for IBM PC-compatible computers is an unusual program that helps individuals and groups make decisions. The user defines a problem model, the choices and the criterion to be used; the program then asks questions from each "expert" and finally displays a choice. Reviewer Hardin Brothers says the program can help clarify the user's decision-making process. *GO OLT-3885*

UltraVision Display Enhancement Program

Personics' UltraVision 2.0 is a display enhancement program for EGA and VGA adapters on IBM PC-compatible computers. The program controls the screen resolution, fonts, colors, and the number of lines and columns of text that are shown on the screen. Reviewer Hardin Brothers says that the program is a necessity for anyone who spends most of each workday looking at a color video monitor, and that the program is exceptionally easy to use. *GO OLT-3985.* For support, GO PCVENB.



FontSpace TSR Program

Isogon's FontSpace program for the IBM PC and compatibles is a TSR program that condenses LaserJet font files by as much as 85 percent. FontSpace uncompresses the fonts automatically as they are downloaded into the laser printer. Reviewer William J. Lynott found that the program recovered 4MB of hard-disk space and that it worked flawlessly on his system. It was able to recognize and condense font files from a variety of vendors. *GO OLT-3995*

FormGen Plus Forms Generator

FormGen Corp.'s FormGen Plus version 5.0 is an improved aid for designing and creating forms on an IBM PC-compatible computer. Reviewer William J. Lynott says that the program is much improved over previous versions, with pull-down menus and a quicker method of moving from one program module to another. However, Lynott says that the program is still sometimes awkward to use and requires memo-

CATALOG OF CATALOGS



From high-tech to high-taste. From art discoveries to fashion finds.

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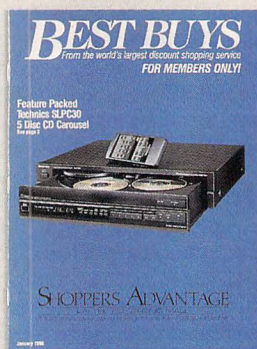
To order any or all of the catalogs featured here, **GO MALL.**



FOOD AMERICA

FOOD AMERICA presents America's Premier Fancy Food Gifts. Fruits, cheeses, cakes and hams, to steaks, pastas, candies and jams. There's no easier way to shop this holiday season. Enjoy!

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MACWAREHOUSE

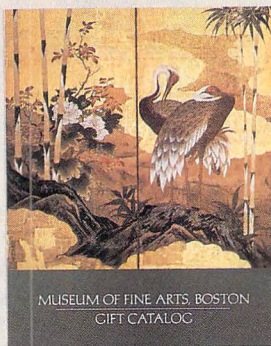
MacWarehouse proudly introduces their NEW 98 page full color catalog, including reviews and updates of over 2000 Mac products, plus answers to all your questions about compatibility, copy protection and features.

FREE when you GO MW



MICROWAREHOUSE

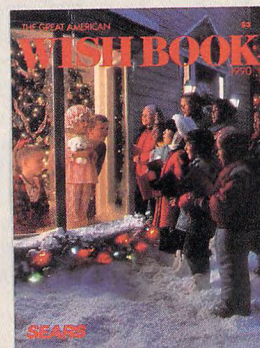
MicroWarehouse will send you their newly updated 64 page, full-color FREE catalog, complete with over 1200 PC products, plus answers to all your questions about compatibility, copy protections and features.



MUSEUM OF FINE ARTS, BOSTON

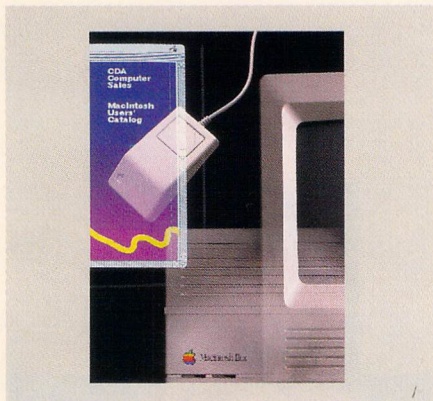
Send for the Museum's new Fall 1990 Gift Catalog and explore 96 full-color pages of unique gifts, reproduced from our renowned collections.

For more information GO FA



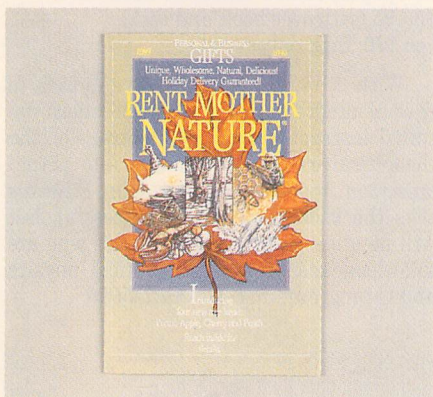
SEARS WISH BOOK

Our BIGGEST Wish Book ever! More than 700 pages of gift ideas, 200 toys, 37 pages of jewelry and a giant sweepstakes that you enter automatically with an order from the toy and sporting goods section.



CDA COMPUTER SALES

Order your free color catalog and receive comprehensive information on quality products. From complete systems to peripherals, scan our new 48-page catalog and you'll be sure to find your Macintosh Solution. **GO CDA**



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Rent a Maple Tree! Lease a Lobster Trap! Hire a Honey Hive or Fruit Tree! Great gifts that keep on giving! Includes personalized leases, seasonal Progress Reports & guaranteed freshest harvests. **GO RM**



HEATHKIT CATALOG - CHRISTMAS 1990

Entertain your friends with the new Heathkit Electronic Dragonfly. Look for it in the FREE Christmas Heathkit Catalog. Plus kit and assembled electronics, home-study electronics courses and home automation products.

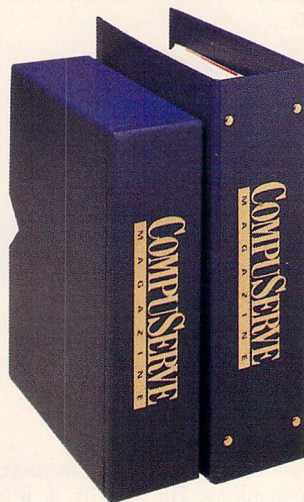


PRESERVATION...PLAN ON IT

Write:

National Trust for Historic Preservation, Department PA,
1785 Massachusetts Ave., N.W., Washington, D.C. 20036

FILE SAVERS



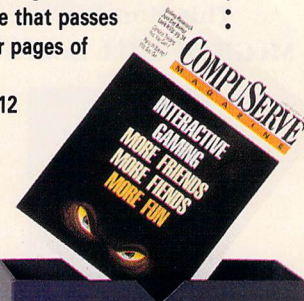
Each issue of *CompuServe Magazine* is filled with information which subscribers benefit from having close at hand.

Use these handsome binders and slip cases to save and protect your back issues.

Cases are handcrafted in leather-like blue fabric. The spines of all cases are hot stamped with the *CompuServe Magazine* logo in gold foil for easy identification.

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Slipcuses: \$7.95 each
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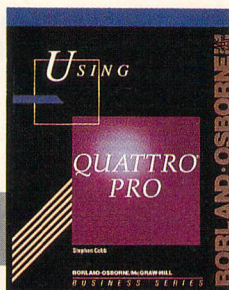
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Pa. residents add 6% sales tax.

Note: Satisfaction guaranteed by Jesse Jones Box Cor. (since 1943). Allow four to six weeks for delivery. Add \$2.50 per unit for orders outside the U.S.

Book Reviews

Following are summaries of book reviews available for reading this month in *Online Today*. To read the complete reviews, type GO OLT-240 at any CompuServe Information Service prompt.



Using Quattro Pro

By Stephen Cobb
Borland-Osborne/McGraw-Hill, 1990
840 pages, \$22.95 (softcover)

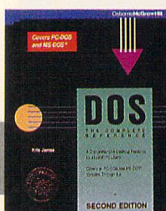
Offering a comprehensive description of Quattro Pro that both novice and experienced users will find valuable, this book offers illustrated examples for beginners as well as full documentation of the spreadsheet's advanced features. Reviewer Brian D. Monahan calls it "excellent." *GO OLT-5010*



Mastering WordPerfect 5.1

By Alan Simpson
Sybex, 1990
1,044 pages, \$26.95 (softcover)

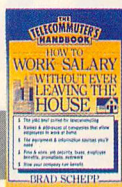
Full of new insights and instructions, this text on WordPerfect 5.1 is praised by reviewer William J. Lynott for being a valuable reference for users at any stage of expertise and an excellent supplement to the program's official documentation. *GO OLT-5020*



DOS: The Complete Reference

By Kris Jamsa
Osborne/McGraw-Hill, 1990
1,300 pages, \$26.95 (softcover)

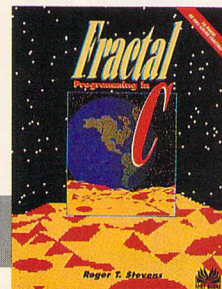
Reviewer James Moran praises this book for its readability. He says it is a good resource for aspiring DOS gurus. *GO OLT-5030*



The Telecommuter's Handbook: How to Work for a Salary Without Ever Leaving the House

By Brad Schepp
Pharos Books, 1990
244 pages, \$9.95 (softcover)

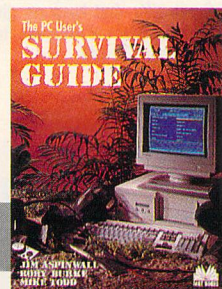
A resource guide for prospective telecommuters, this book offers descriptions of 75 jobs ideal for telecommuting, and lists 100 companies that offer this option to their employees. Reviewer Paul A. Gilster says the book provides workable blueprints for those who want to build their own electronic cottages. *GO OLT-5040*



Fractal Programming in C

By Roger T. Stevens
M&T Books, 1989
583 pages, \$24.95 (softcover book only)
\$39.95 (softcover book and disk)
or \$20 (disk only)

With a literal and practical approach to fractal programming, this book offers detailed instructions on how to transfer the theoretical concept of fractals into actual on-screen images. Reviewer John Edwards says the book is relatively successful, but will be understood best by readers who are knowledgeable in both theoretical physics and C programming. *GO OLT-5050*



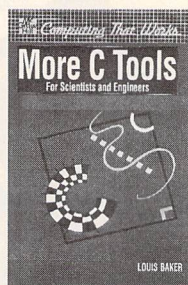
The PC User's Survival Guide

By Jim Aspinwall, Rory Burke
and Mike Todd
M&T Books, 1989
414 pages, \$22.95 (softcover)

Although some of the PC survival techniques offered in this book are free, most require the purchase of software you didn't even know you needed. Reviewer Richard A. Danca chides the publisher for sloppy editing of this reference book. *GO OLT-5060*

ON SALE

This Month at the
McGRAW-HILL Bookstore



List Price: \$29.95
Save \$6.00 if you order
by October 31, 1990

Get even more
time-saving solutions to
everyday number-crunching
problems with **More C Tools for
Scientists and Engineers**
To order, just *GO MH*.

Remember—The first
weekend of every month
is always free-connect!

Shop free every Wednesday
in October at the Mall.

Win great prizes in "Your
Number's Up!" contest.

New Merchants: Food America,
Americana Clothing, Security
Pacific, Breton Harbor Baskets

GO MALL

SHOPPERS' GUIDE



ON THE COVER



An avalanche of information.

Catalogs. Brochures. Directories. An avalanche of information awaits you online — much of it is free of charge. Order online and browse at your leisure offline. Explore The Electronic Mall® for these information samples at your fingertips:

- Free catalogs, full of computer products and supplies from MacWarehouse (GO MW), MicroWarehouse (GO MCW), CDA Computer Sales (GO CDA) and others.
- Colorful catalogs and brochures, featuring tempting gourmet foods and gifts from Crabtree & Evelyn (GO CR), Pepperidge Farm (GO PF), Godiva Chocolatier (GO GC), Florida Fruit Shippers (GO FFS) and Simon David (GO SIM).
- Holiday catalogs, brimming with gifts of distinction from Museum of Fine Arts, Boston (GO FA), Hammacher Schlemmer (GO HS), Sharon Luggage and Gifts (GO SL), Paul Fredrick Shirts (GO PFS) and Wordsworth Books (GO WO).
- Sources for sporting goods and supplies, such as Austad's Golf Shop (GO AU) and Push Pedal Pull Fitness (GO PPP). Two new catalogs from Heathkit (GO HTH), too.
- Fall and holiday books from leading retailers, including Sears (GO SEARS), JCPenney (GO JCP), Spiegel (GO SGL), Brooks Brothers (GO BR) and Shoppers Advantage Club (GO SAC).
- Brochures, unveiling the new 1991 lineups from Buick (GO BU), Ford Motor Co. (GO FORD) and Nissan (GO NI).
- Information sources, including AT&T Toll-Free 800 Directories for businesses and consumers (GO ATT), free prospectuses from Dreyfus (GO DR), business and finance information from Security Pacific (GO SEC) and French travel information from France Info (GO FI) and Air France (GO AF), and much more!

Flash! See The Mall's special catalog advertising section on pages 48 to 49.

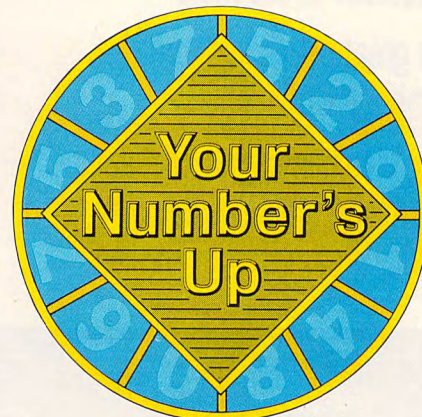
Go Mall, published monthly in *CompuServe Magazine*, is a shoppers guide for The Electronic Mall, a service of CompuServe Incorporated. For more information call 614/457-8600.

Editors: Cindy Morgan, Denise Erwin Anderson and Pam R. ...

GOINGS-ON AT THE ELECTRONIC MALL®



Order at CompuServe Store for free gift.



Play Your Number's Up and win!

Win prizes in Your Number's Up! contest.

Your Number's Up! continues. Play now through Sunday, Oct. 14, and become eligible to win one of four grand prizes, donated by Mall merchants. You could win:

- Panasonic® 45-inch stereo projection television, compliments of JCPenney. This ultimate in-home entertainment center has a retail value of \$1,999.99.
- Macintosh Plus computer system, compliments of CDA Computer Sales. Package includes ImageWriter II printer, Cutting Edge 20MB external hard drive, 1MB of RAM, disks, paper and more. Retail value is \$2,274.
- Cook's dream kitchen, compliments of The Chef's Catalog. A veritable cornucopia of professional cooking tools, including a Krups espresso maker, indoor electric stoneware grill, Tefal Thick 'n' Thin toaster, Waring KitchenMate set and more. Total retail value is \$2,012.
- Panasonic® video camcorder and VCR package, compliments of Shoppers Advantage Club, the world's largest discount shopping service. Take your own home movies and then view them with this duo. Combined retail value is \$2,228.

Plus, hundreds of weekly prizes from other merchants. View the complete Electronic Prize Showcase and the Grand Prize Showcase online. Connect time is **free** whenever you visit the contest database. For complete rules, read them online or write to The Electronic Mall, a service of CompuServe Incorporated. For your chance to win, GO MALL.

Fall free-connect bonanza.

Shop **free** of connect-time fees at many Mall stores on select days this fall. Crabtree & Evelyn (GO CR), Time-Life Books, Music and Videos (GO TL) and WaldenCOMPUTERbooks (GO WB) are **free** of connect-time fees every weekend in October and November. Shop Sears (GO SEARS) for **free** from Oct. 6 through 13 and Nov. 11 through 17. JCPenney (GO JCP) is **free** of connect-time fees Oct. 13 through Nov. 3. There is **no** connect-time tab at MacFriends (GO MF) from Oct. 13 through 21. In addition, The Chef's Catalog (GO CC) is offering **free** connect time from Oct. 22 through 28. New merchant, Security Pacific (GO SEC), is **connect-free** every day in October. And AT&T Toll-Free 800 Directory (GO ATT) is **free** of connect-time fees every day of the year! For a complete schedule of fall **free** shopping, see "Goings-on at a Glance" on page 62. Or, GO MALL and select "Mall Headlines and Happenings" for an up-to-date list of **free** shopping online.

Shop CompuServe Store's fall sale.

Visit CompuServe Store's fall sale this October and November. More than 20 CompuServe items—many at special sale prices—are featured online. Among the products showcased: *CompuServe Almanac*, sixth edition, *IQuest Directory*, *Personal Investing Made Easy*, *Forums Made Easy*, Universal Membership Kit and *CompuServe Information Manager: The Complete Sourcebook*. The first 2,000 members who order in October will receive a free CompuServe digital desk clock. Remember, connect time is **always free** at CompuServe Store, GO ORDER.

GO 99 and Find It Fast!

Go online to order items pictured in *Go Mall* by typing 99 after any Mall Merchant's GO command. For example, select an item featured on the cover, type the merchant's GO command followed by 99 (i.e., GO JCP99) and zip to a list of featured products.

What the heck is "free connect"?

When you browse in participating merchants' online stores during sponsored **free connect** time, you pay **no** standard CompuServe connect-time rates while shopping in that store. Although applicable communications surcharges *remain in effect*. An up-to-date list of **free connect** time always can be found online in "Mall Headlines and Happenings."

The price is right ... most of the time.

All prices mentioned in *Go Mall* are the most accurate prices available at press time.

A. Breton Harbor Baskets for all occasions.

Thank You. Happy Birthday. Get Well Soon. Whatever the occasion, a basket from Breton Harbor says "Thinking of You" in a memorable way. Welcome new baby, for example, with The Baby Caddy (A). This thoughtful gift doubles as a nursery caddy and is filled with bootie for baby, such as a comb and brush set, a teddy bear, a photo brag book, Beatrix Potter thank you notes, a rattle and a "Meet Peter Rabbit" storybook. Request pink or blue. Choose the \$35, \$50 or \$75 basket. Twins or triplets? Let Breton Harbor know. Special orders are welcome! For mom, there is a Country Bath Basket (\$50). For dad, try a Golf Basket (\$30) or a Tennis Basket (\$30). Looking for the perfect hostess gift? Consider the Fragrant Home Basket, available in four fragrances. Gourmands will delight in Breton Harbor's Gourmet Food Gift Baskets (\$25 to \$125). Especially recommended for fall, consider the Fireside Basket (\$45 medium or \$55 large). Weddings. Anniversaries. Sympathy. Just because. Breton Baskets has the perfect gift. Browse Breton Harbor's online listings or request a free color brochure. Also see Breton Harbor's all-new selection of holiday baskets. Corporate gift orders are especially welcome! GO BH. Breton Harbor Basket's grand-opening, **free-connect** weekend is Oct. 20 and 21.



A

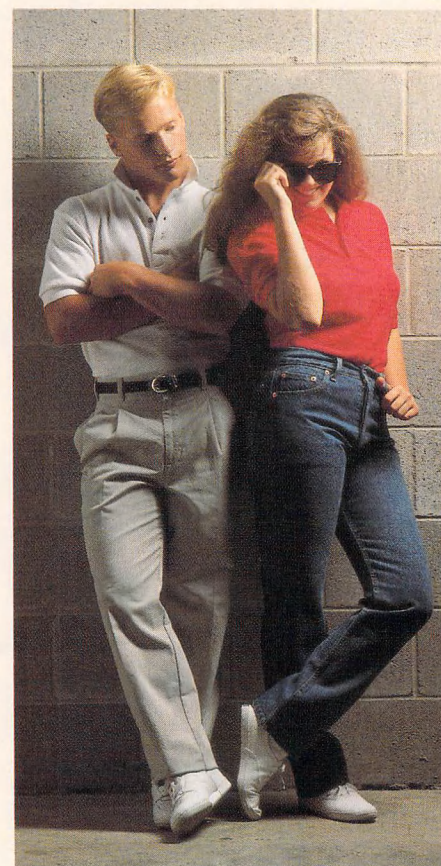
B. Americana Clothing, exclusively Levi Strauss & Co., dresses the whole family.

Shoppers can order a full line of Levi's and Dockers apparel from Americana Clothing with savings of 20 percent or more off retail. Jeans, slacks, shorts, shirts and jackets for men, women and children are featured online. Americana Clothing offers Red Tab and First Quality clothing—never seconds or irregulars. Browse through a large selection of Levi's 500 series jeans and corduroys. Save \$9 on 501 original button-fly jeans, preshrunk for your convenience. Americana Clothing's every-day low price is \$33.

Americana Clothing carries a full selection of styles and colors in sizes for everyone, including boot-cut jeans and Little Levi's for kids. Looking for something casual, but with style? Consider Dockers slacks for men and women. Save \$7 to \$16 on these 100 percent cotton twill slacks—machine-washable and available in a selection of great colors—at Americana Clothing's every-day prices starting at \$29. Top off your Levi's jeans or Dockers slacks with a Levi's knit pique polo shirt—available in a selection of colors, made of a cotton/polyester blend, which will keep its shape wash after wash. Polos are priced low at \$16.

Americana Clothing, exclusively Levi Strauss & Co., is dedicated to giving its customers quality Levi's clothing and Americana Clothing service with great savings. Shop Americana Clothing online. GO AC.

Americana Clothing's grand-opening, **free-connect** weekend is Oct. 6 and 7.



B

Security Pacific offers financial independence.

The roof leaks. Spring tuition is due. You are dreaming of New Year's on the Nile. Or maybe you would simply like to consolidate your credit-card bills into one easy-to-handle monthly payment. Whatever your financial fantasy, Security Pacific puts financial independence at your fingertips. As a CompuServe member, Security Pacific Executive/Professional Services offers you "Private Reserve," an unsecured, no-fee line of credit of up to \$20,000.

Apply directly online. The application process is fast, easy and completely private. Security Pacific, part of the \$80 billion strong Security Pacific Corp., offers low, competitive interest rates—just 6.9 percent over prime. Other benefits include free checks, low monthly payments and no collateral. Your satisfaction is guaranteed.

Security Pacific's strength, stability and commitment to service make them a lender you can trust. For complete details on Private Reserve, or to apply today, visit them online. GO SEC.

Flash! Connect time is **free** at Security Pacific every day in October!

C. Feast at Food America.

A star-spangled groaning board of gourmet food and drink awaits you at Food America. Tempt your taste buds with 10 flavors of cheesecake, including chocolate, strawberry and famous New York. Sample cajun cooking from Louisiana, Vermont maple syrup, Virginia honey-glazed ham and olives from California. At Food America you will discover everything from soup to nuts, treats from virtually every corner of America!

Food America offers the largest available selection of foods from across the nation. Online, you will discover something for every appetite. Gourmet meats, turkeys and hams. Fresh fruits from Florida and California. Cornbread and pancake mixes. Gourmet coffees (C) and salad dressings. Nearly half of the items featured are made of only natural ingredients, too.

Know someone with a sweet tooth? Consider a chocolate truffle cake. Truly feel like indulging? Sink your teeth into a Southern Comfort, Frangelico or Kaluha gourmet liqueur cake (C).

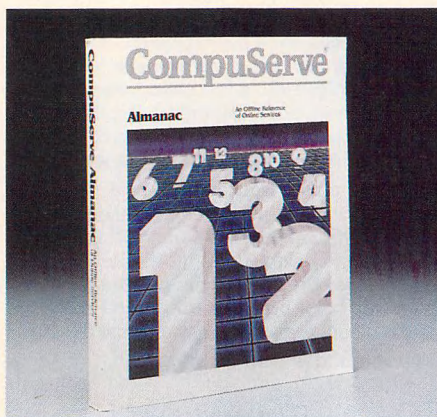
Whether setting your table or sending a gift, Food America has something to whet the appetite. Order a free full-color catalog or browse the online catalog. For a movable feast, visit Food America. GO FO.

Food America's grand-opening, **free-connect** weekend is Oct. 13 and 14.

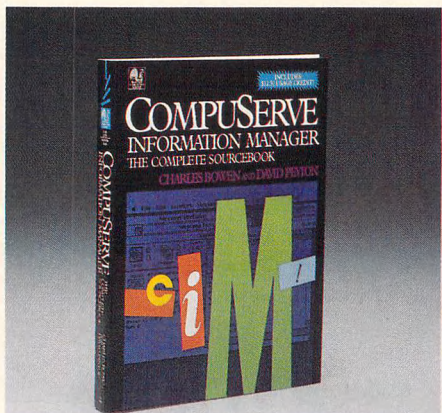




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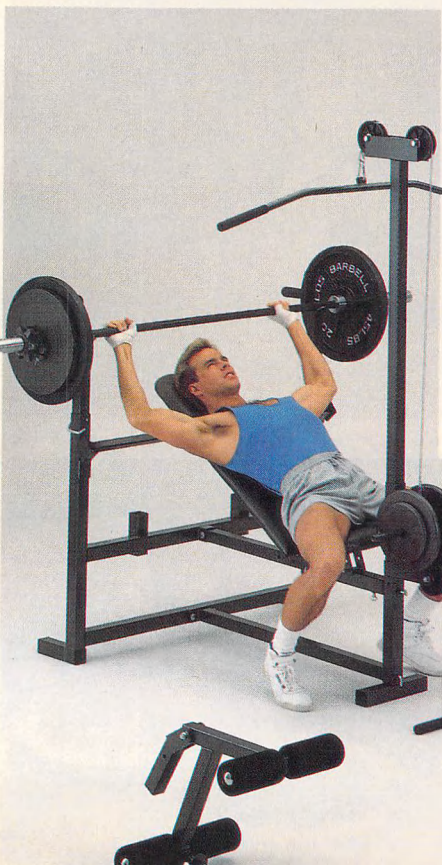
B



C



D



F

DOLLARS OFF

Super savings and sales.

A. The Memory Card.

Credit-card-sized. Keeps track of 120 names, phone numbers and addresses. Three-year battery included.

From Sharon Luggage and Gifts. GO SL
List price: \$19.95. **Sale price: \$12.95.**

B. CompuServe Almanac, sixth edition.

All-new offline guide to CompuServe's online services. Browse descriptions of more than 400 services. Free newly redesigned Wall Chart with each order. Connect time is always **free**.

From CompuServe Store. GO ORDER
List price: \$15.45. **Sale price: \$9.95.**

C. CompuServe Information Manager: The Complete Sourcebook.

A complete guide to CompuServe using the CompuServe Information Manager by Charles Bowen and David Peyton. Includes \$12.50 CompuServe usage credit.

From CompuServe Store. GO ORDER
List price: \$19.95. **Sale price: \$17.95.**

D. CompuServe Information Manager for MS-DOS or Macintosh.

Access and use CompuServe more effectively.

From CompuServe Store. GO ORDER
\$24.95 for members, includes \$15 credit.
\$39.95 for new members, includes \$25 credit.

E. The Bodysmith workout center.

All you need for a serious weight-lifting program. Bench constructed of 2-inch square steel tubing. A movable sleeve and adjustable uprights provide nearly unlimited workout positions. Workout center includes bench, arm curl, leg curl and lat attachment.

From Push Pedal Pull Fitness. GO PPP
List price: \$534. **Sale price: \$428.**

F. LXi camcorder with 1.5 telephoto lens.

Save \$150. Full-size LXi camcorder outfit with a 10-watt light and a 1.5x telephoto lens. Features HQ circuitry for clear recordings in light as low as 3-lux, auto-date stamp and more. Unit weighs 4.2 pounds. Includes a one-hour battery and hard-shell case. Full one-year warranty. **Free** connect time Oct. 6 to 13.

From Sears. GO SEARS
List price: \$944.99. **Sale price: \$794.99.**

AccuCard from Emerson Electric.

Built to fit in your PC-XT or PC-AT expansion slot. Features enough on-board battery power to save anything quickly and automatically. If the power goes out, the entire system status, registers, stacks and memory go directly and automatically to hard disk. AccuCard reloads your personal computer when the power returns. Everything in the system returns precisely to where it was—all data intact.

From Computer Express. GO CE

SEASONAL PICKS

Trick or treat!

A.B. Halloween gallon of cookies.

Two-gallon tin (A), brimming over with more than 130 cookies, including 15 Pepperidge Farm favorites. Remember, Pepperidge Farm cookies contain **no** tropical oils (\$32.95). Also, Halloween Cookie Pail (B) for \$21.50. From Pepperidge Farm. GO PF

C. Nightmare on Elm Street by Share Data.

Features vivid graphics. For Commodore 64/128, IBM and compatibles.

From Software Discounters of America. GO SDA
\$19.

D. Spuds-look costume for pets.

Dress your dog or cat in a "Spuds-look" costume. More pet wear available, too.

From Tall Tails. GO TT
\$24.99.

E. Creepy clinging critter.

Four suction cups fasten this hairy, black, spider-like critter to any flat surface.

From Walter Knoll Florist. GO WK
\$9.95.

F. Nutri-cookies.

Real food in a convenient form. Enjoy anytime, anywhere hunger strikes. Tastes great!

From Prevention Systems. GO PS
\$14.95 a dozen.

House of horrors.

Horror movies on laser disc, including *Halloween* (\$39.95), *Halloween IV* (\$39.98), *Halloween V: Revenge of Michael Myers* (\$39.98), *Pumpkinhead* (\$34.95), *The Fog* (\$34.98) and *Theatre of Blood* (\$39.95).

From Lasers Edge. GO LE

MEMBERS ONLY

Exceptional items.

G. The Nature Video Library.

From Africa to the Arctic, this award-winning series, produced by WNET/New York, takes you to new worlds. Preview *Hawaii*, the first 60-minute tape, free for 10 days. Keep it for only \$9.99 plus shipping and handling. There is no minimum number of titles to buy.

From Time-Life Books, Music and Videos. GO TL

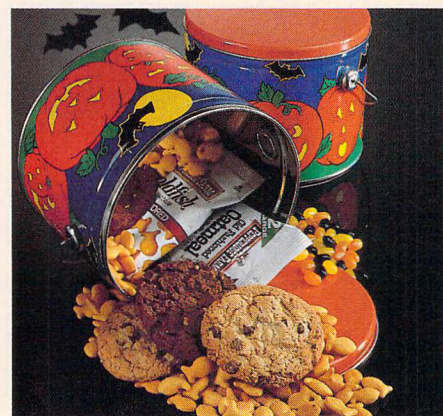
H. Eight CDs or cassettes for one!

Wanted: new members! Join the CD Club or Record and Tape Club online and take eight CDs or cassettes for the price of one. Easy electronic enrollment allows you to select from online listings in a variety of categories. Complete club membership details online. Deals for current members, too.

From CD Club. GO CD and



A



B



C



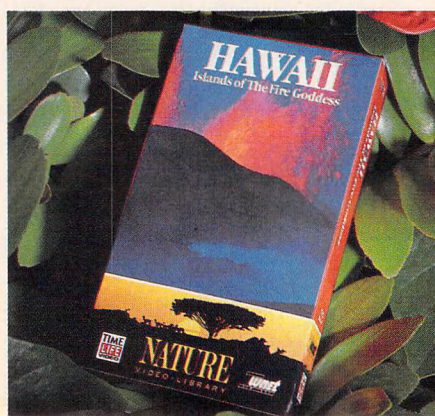
D



E

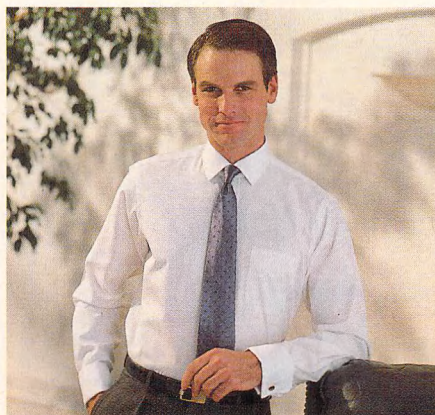


F

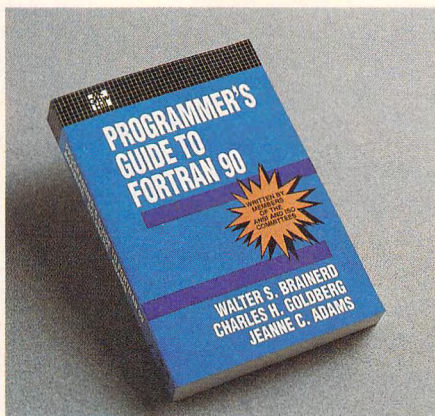




A



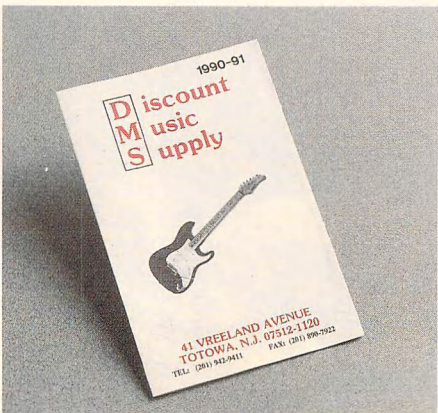
B



C



D



A. Brooks Brothers for "the great outdoors."

Ward off cooler weather with Brooks all-leather country coat with brush cotton lining, insulated with thermolite.® Sizes 38 to 50 regular and 40 to 50 long. Also online, varsity jackets (\$195) and duffel coats (\$350).

From Brooks Brothers. GO BR \$495.

B. Windsor spread collar shirt.

British style in a proper classic of English haberdashery. French or button cuffs. Extra-long shirt tails. Made of 100 percent imported pinpoint oxford cotton. Available in white, blue or pink.

From Paul Fredrick Shirts. GO PFS
Button cuffs: \$34 or two for \$66.
French cuffs: \$36 or two for \$70.

C. Definitive and comprehensive reference for Fortran 90.

Fortran 90: The Complete ANSI Reference by members of the X3J3 committee. Provides a complete description of all commands and features of the latest ANSI standard Fortran, titled Fortran 90.

From McGraw-Hill Books Co. GO MH \$69.95.

D. Whale sculpture.

Nautical sculpture of a sperm whale. A direct reproduction made from a mold of the original in the Peabody Museum of Salem, Mass. Sculpture is polymer with a hand-painted patina, mahogany base. 14-inch length by 4.5-inch height.

From Museum of Fine Arts, Boston. GO FA \$85. Members: \$76.50.

E. Free catalog at Discount Music Supply.

All-new 1990-91 catalog. The 40 pages feature brand names, such as Fernandes, Fender, GHS, Conquest, Shure, Audio Technica, Jim Dunlop, BOSS, DigiTech, DOD, Casio, Vestax, Maxima and more.

From Discount Music Supply. GO DMS

F. Classical CDs.

A wide selection of classical recordings on CD, including Andre Previn *Beethoven Symphony 4 and 8*, Itzhak Perlman *Beethoven Violin Concerto*, Placido Domingo *Zarzuella Arias*, Kiri Te Kanawa *Puccini/Verdi Arias* and five Vladimir Horowitz recordings. Receive \$1 off any classical CD ordered in October.

From Radio Doctors. GO RD

Spiegel gift certificates.

Spiegel gift certificates make perfect gifts. Each arrives in an impressive envelope ready for giving. Order online for any amount \$20 and up in \$5 increments. Apply for a Spiegel preferred charge online, too. Receive the latest major catalog with every certificate purchased.

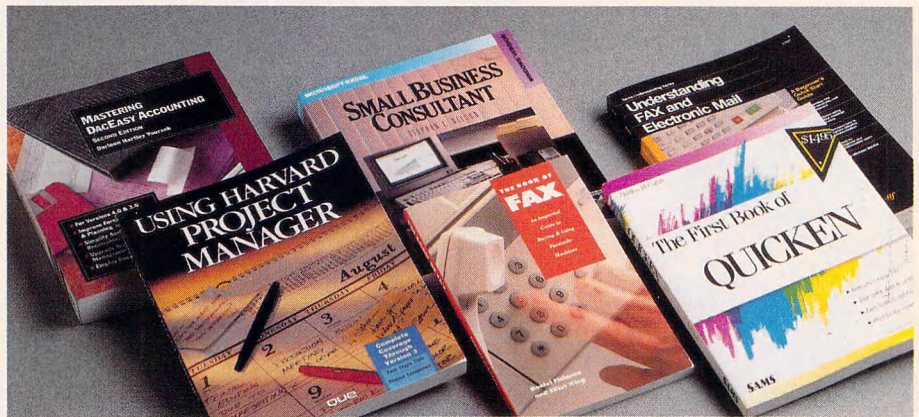
From Spiegel. GO SGL

Find It Fast

Type 99 after any Mall merchant's GO command (i.e., GO CE99), and zip to a list of the merchant's featured products.

A. WaldenCOMPUTERbooks spotlights business software books.

A full line of books on business software, including *Mastering DACEasy Accounting* from Sybex (\$24.95), *MS Excel: Small Business Consultant* from Microsoft Press (\$34.95), *Book of Fax* from Ventana Press (\$9.95) and *Understanding FAX and E-Mail* from Howard W. Sams (\$19.95). Shop free of connect-time fees every weekend! From WaldenCOMPUTERbooks. GO WB



A

B. Citizen 200GX color printer.

Designed for the entire family, the 200GX can handle homework to work at home. From Computer Express. GO CE
List price: \$358. **Sale price: \$259.**



B

C. Sources for computer/office supplies.

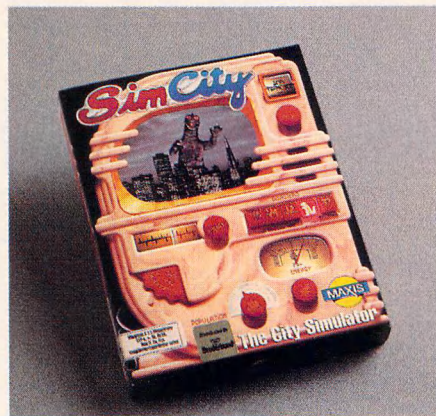
Free 60-page catalog of computer products and accessories, all at discount prices. Also, 800-page, full-color 1990 encyclopedia of office products. From The Stationery Center. GO SC
\$12, rebated with first purchase.



C

D. Sim City by Broderbund.

Design and build the city of your dreams. Fight crime, unemployment and pollution. Create industry, parks, stadiums and sea-ports. Pre-built cities include Tokyo, San Francisco and Rio De Janeiro. For Amiga (\$32), Commodore 64/128 (\$19), Macintosh (\$32) and IBM and compatibles (\$32). From Software Discounters of America. GO SDA

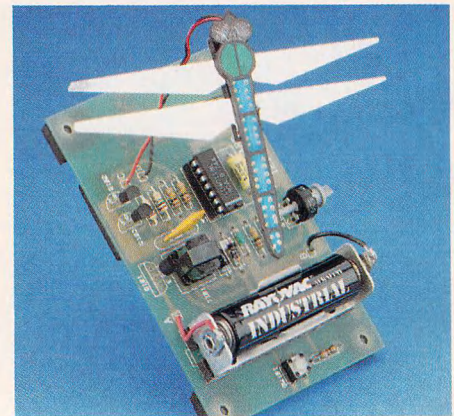


D

E. The Heathkit dragonfly.

Build a dragonfly that looks like it is really flying. The wings are made of an amazing high-tech material called piezoelectric film that actually changes shape and size when voltage is applied. Learn how piezoelectric materials, bimorphs and voltage work together to make your dragonfly operate. Free catalog, too.

From Heathkit. GO HTH
\$21.95.



E

F. The Red Mountain giant log crib.

18-gauge steel log crib with nylon tarp keeps a face cord of firewood neatly stacked and dry for convenient outdoor storage. The hunter green tarp is constructed of 200-denier nylon and will not crack in temperatures as low as 20 degrees below Fahrenheit. 4 by 8 feet.

From Hammacher Schlemmer. GO HS
\$169.50.



G. Pioneer 110-watt rack system with CD player.

Save \$100. Dual five-band equalizers, 20-program CD player with 21-function remote, dual-deck cassette with Dolby NR, belt-driven turntable and three-way speakers with 12-inch woofers and more. Full one-year warranty. **Free** of connect-time fees Oct. 6 through 13.

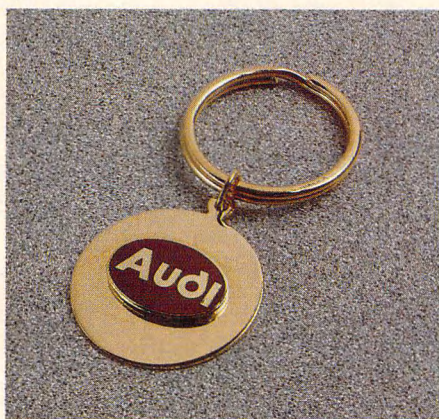




A



B



C



D



A. Monitor your credit picture with TRW.

Keep tabs on your privileged credit status with TRW Credentials. Membership benefits include: • Unlimited access to your TRW Credit Report. • Automatic notification any time someone receives a copy of your TRW Credit files. • The ability to create a financial profile, documenting all your financial information in a single report. • The opportunity to apply for financing and shop for the lowest interest rates through TRW's electronic network of participating lenders.

From TRW Credentials. GO CRE
One-year membership: \$39.

AT&T Home-Office Resources offers three-minute business seminars.

AT&T Home-Office Resources offers a new minibusiness seminar online every two months. "Basics of a Business Plan" is featured in October and November. Take the short three-minute course for tips on how to put your best foot forward in presenting your business plan. Check out the services AT&T offers for entrepreneurs, too.

From AT&T Home-Office Resources. GO ATT

B. Improve your performance with two catalogs from Ford.

The four-color *Ford Motorsport Official Sportswear and Accessories* catalog is available free in the Ford Electronic Showroom. Order online any item in the catalog, loaded with hundreds of gifts from high-quality apparel to gas-powered model cars with high-tech radio control for the Ford lover you know.

In addition, take a look at the *Ford Performance Equipment* catalog if you have been searching for that certain part to spice up the performance of your GT or Ranger pickup. The full-color catalog contains more than 1,300 items, ranging from decals and cosmetic parts to sophisticated racing components. It costs \$2. The definitive answer to your Ford performance needs.

From Ford Motor Co. GO FORD

C.D. Part-inquiry service for Audi, Mercedes-Benz and Porsche.

Need a part for your prestige car? Price Motorcars, an authorized Audi, Mercedes-Benz and Porsche dealer, offers a free part-inquiry service. Send your inquiry online for a fast, prompt reply. Order free accessory catalogs online, too.

From Price Motorcars. GO PRC

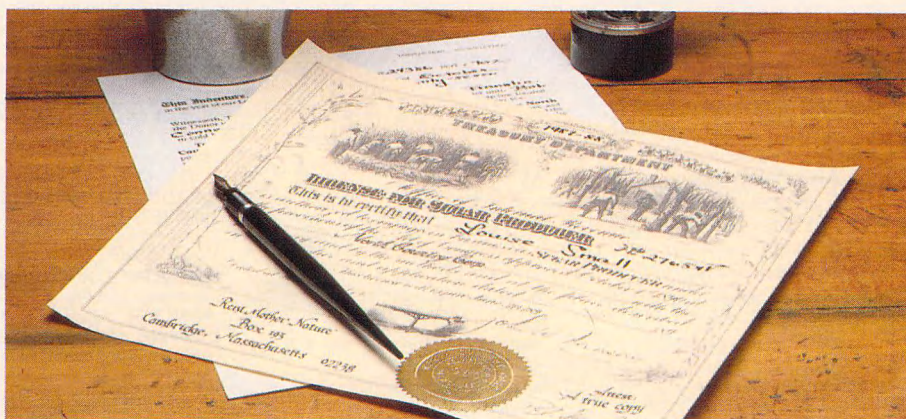
E. CIGNA Insurance offers free auto insurance quotes.

Request free personalized auto insurance quotes online through AutoSafe. Complete CIGNA's easy electronic application. CIGNA will contact you online in about four days with a custom quote. If interested, you can then contact CIGNA through CompuServe Mail to complete the application process. Request your free quote today. There is no obligation to buy anything. Plus, all who respond to the ad will receive a free one-year enrollment in the CIGNA Road and Travel Club. Free of connect-time fees Oct. 13, 14, 27 and 28.

A. Rent a maple tree.

Up a tree for a unique gift idea? Delight friends and relatives with a sweet surprise — their very own sugar maple tree lease. Includes a handsome, hand-personalized lease document suitable for framing, plus a gift card from you describing the program. Throughout the year, the lease recipient is kept informed on the activities of the sugaring crew. Then, at harvest time in late April or early May, lease recipients receive pure, delicious, wood-fired maple syrup from their own tree. At least 50 ounces of maple syrup are guaranteed — more if Mother Nature is bountiful. Request a free catalog of other unique gifts.

From Rent Mother Nature. GO RM
One-year tree lease: \$39.95.



A

B. Gourmet French cart.

Lovely wooden French cart, brimming with delicacies from France. Gold Lindt truffles, Hunter's mulling sauce (6 ounces), Chocoholic's chocolate caviar (7.5 ounces), Maitre Provi cornichons (12.7 ounces), Belmont brie (4.5 ounces), Maitre Jacques dijon mustard with white wine, Danish ham (1 pound) and much more are among the tempting taste treats. Cart features workable wheels—a great planter when the feast is complete. Free connect time Oct. 13, 14, 20 and 21.

From Simon David. GO SIM
\$99.



B

C. Fall ballotin.

Godiva's classic Gold Ballotin adorned specially for the fall season. Features an assortment of sweets derived from Godiva's master Belgian recipes. Select 1-pound (\$28) or ½-pound (\$16) ballotin. Request your free copy of the Godiva Chocolatier 1990 Christmas Catalog, too.

From Godiva Chocolatier. GO GC



C

D. Hotjo's shuttle mug.

Unique stoneware mug features patented twist-in-drink-through top. Holds 14 ounces of coffee. Hotjo keeps your coffee hot and prevents splashes and spills. Wide base and no-slip bottom makes it perfect for travel. Gift boxed in the newest granite color. Order gourmet coffees online, too. Select from more than two dozen blends, many decaffeinated. Online tasting chart for the novice.

From Coffee Anyone ??? GO COF
\$13.25.



D

E. Gourmet foods from England.

An array of gourmet foods imported from England, including biscuits, marmalades, mustards, teas and more. English Country Liqueur Preserves. Raspberry/kirsch, peach/amaretto and black currant/rum are among offered piquant preserves. \$5.75 each, 8 ounces. Or, enliven the flavor of cold meats and cheeses with authentic English chutneys. Available flavors include apricot, tomato and traditional mango. \$6 each, 10.6 ounces.

Free connect time every weekend in October.
From Crabtree & Evelyn. GO CR



THE ELECTRONIC MALL DIRECTORY

The Electronic Mall Directory is designed to assist you with information about each of our merchants. All entries contain three lines as follows:

Merchant Name [GO Command]

Description of products/services
Billing options Countries served

An example entry would look like this:

ABC NOVELTY STORE [ABC]

Books, knick-knacks, collectibles
VI/MC/AM/CSH US/CD/JP/OT

You may visit the ABC NOVELTY STORE by using the quick reference word (GO ABC) at any CompuServe Information Service ! prompt.

Billing options codes indicate the methods of payment the merchant accepts as follows:

VI – VISA	SC – Merchant's own store card
MC – MasterCard	COD – COD
AM – American Express	CSH – Cash, check, money order
DI – Diners Club	DB – Direct bill
DIS – Discover Card	NA – No billing applies (Advertiser only)

Country codes indicate the countries the merchant is able to ship to as follows:

US – United States	JP – Japan
CD – Canada	OT – Other foreign countries

Catalog options for merchants offering catalogs are indicated by the following codes.

- Offers free print catalog.
- * Denotes electronic order form for use with print catalog.
- Credits cost of print catalog toward purchase.
- † Denotes new merchant.

A

AIR FRANCE [AF] ■

Information on tours, sights and scenes.
VI/MC US/CD

ALAMO RENT A CAR [AL]

Information on rates, benefits, locations.
NA US/OT

ALASKA GENERAL STORE [AK] ■ *

Alaskan jewelry, ivory, gold, gifts.
VI/MC/AM/DIS US/CD/JP/OT

AMERICANA CLOTHING [AC] †

Levi jeans and casual wear, Docker slacks.
New! GO AC for details

ARTWEAR/OUTWEST [AO] ■ *

Hand-designed shirts and jewelry.
VI/MC/AM US/CD/JP/OT

AT&T HOME-OFFICE RESOURCES ONLINE [ATT]

Technology that brings success home.
NA US/CD/JP/OT

AT&T TOLL-FREE 800 DIRECTORY [ATT]

Thousands of toll-free numbers always **free** of connect-time fees.
VI/MC US

AUSTAD'S GOLF SHOP [AU] ■ *

Golfing accessories, apparel, gifts.
VI/MC/AM/DIS US

AUTOMOBILE INFORMATION CENTER [AI]

Wholesale/retail prices from 1978.
VI/MC US/CD

AUTOQUOTE-R [AQ]

Vehicle price quotation service.
VI/MC/AM US

B

BRADY BOOKS [BB]

PC books, utilities, software.
VI/MC US/CD

BRETON HARBOR BASKETS [BH] †

Gift baskets, gourmet foods, bath and skin-care products.
New! GO BH for details
VI/MC US

BROOKS BROTHERS [BR] ■ *

Fine men's and ladies' apparel and

BUICK MAGAZINE [BU] ■

Free car information, customer service.

C

CD CLUB [CD] *

Compact disk ordering club.
DB US

CDA COMPUTER SALES [CDA] ■ *

Hardware, printers and accessories.
VI/MC/AM/DIS/CSH US/CD/JP/OT

CHECKFREE CORP. [CF]

Electronic banking and bill payment service.
VI/MC/AM US

CHEF'S CATALOG, THE [CC] ■ *

Gourmet cookware and kitchen accessories.
VI/MC/AM/DIS US

CIGNA INSURANCE [CI]

Free personalized auto insurance quotes.
NA US

CLASSICAL MUSIC CLUB [CM] *

Classical music ordering club.
DB US

COFFEE ANYONE ???™ [COF]

Original computer coffeehouse, gifts.
VI/MC US/CD/JP/OT

COMPUSERVE STORE [ORDER]

Merchandise, literature and software.

COMPUTER EXPRESS [CE] *

PC software, hardware, accessories.
VI/MC US/CD/JP/OT

COMPUTER SHOPPER [CS]

Computer product bargains and information magazine.
VI/MC/DB US/CD

CONTACT LENS SUPPLY [CL]

Fast delivery of replacement lenses and more.
VI/MC/CSH US

CORNER VIDEO [CV]

Videos, laser disks and accessories.
VI/MC/AM US/CD/JP

COURT PHARMACY [RX]

Full-service pharmacy and gift shop.
VI/MC/AM/DI/DIS/COD US/CD/JP/OT

CRABTREE & EVELYN [CR] *

Beauty products, sweets, gift packs.

CREATE-A-BOOK [CK]

Fun books that make your child a star.
VI/MC US

D

DIRECT MICRO [DM] *

Discount computer disks and supplies.
VI/MC/COD US/CD/JP/OT

DISCOUNT MUSIC SUPPLY [DMS] ■ *

Guitar effects and accessories.
VI/MC/COD US/CD/JP/OT

DOW JONES & CO. [DJ]

Business and financial periodicals.
VI/MC/AM US/CD

DREYFUS CORP. [DR]

Mutual funds and investment information.
VI US

E

EDUCATIONAL ADVISORY SERVICES [EA]

Financial aid search service.
VI/MC US

EXECUTIVE STAMPER [EX] ■ *

Rubber stamps, engraved gifts.
VI/MC/AM/DI/DIS US/CD/JP/OT

F

FLORIDA FRUIT SHIPPERS [FFS] ■

Premium fruit and gift shippers.
VI/MC/AM US/CD/JP/OT

FLOWER STOP [FS] ■

Flower and gift delivery service.
VI/MC/AM/DI/DIS US

FOOD AMERICA [FO] †

Gourmet delicacies, desserts from around the USA.
New! GO FO for details

FORD MOTOR CO. [FORD] ■

Car and truck information, dealer locator.
VI/MC US/CD

FRANCE INFO USA [FI]

A kiosk of information about France.
VI/MC/AM/COD/DB US/CD/JP/OT

G

GIMMEE JIMMY'S COOKIES [GIM]

Gourmet cookies, custom orders.
VI/MC/AM/DIS US/CD/JP/OT

GODIVA CHOCOLATIER [GC] ■ *

Gourmet chocolate and gifts.
VI/MC/AM US

A GUIDE TO INCORPORATING [INC]

Nationwide incorporating service.
NA US

H

H&R BLOCK [HRB]

The income tax people.
NA US

HAMMACHER SCHLEMMER [HS] ■ *

Gifts, unique and unusual products.
VI/MC/AM/DI US/CD/JP/OT

HEATHKIT [HTH] ■ *

Build-it-yourself electronic kits, etc.
VI/MC/AM/SC US/CD

HELEN HUTCHLEYS LA DOLCERIA [HH] ■ *

Chocolate, nuts and candy.
VI/MC/AM US

HOBBY CENTER TOYS [HC]

Hobbies, trains, dolls and games.
VI/MC/AM/DI/DIS/CSH US/CD/JP

J

JCPENNEY [JCP] ■ *

Apparel, furnishings, electronics.
VI/MC/AM/DI/DIS/SC US

L

LASER'S EDGE, THE [LE]

Video products, gifts, etc.

M

MACFRIENDS [MF] ■ *

Macintosh hardware and products.
VI/MC/AM/DIS/COD US/CD/JP/OT

MACUSER [MC]

Save 58 percent and receive free gift.
VI/MC/DB US/CD

MACWAREHOUSE [MW] ■ *

Macintosh hardware, software and equipment.
VI/MC/COD US/CD/JP/OT

MARYMAC INDUSTRIES [MM]

Official Radio Shack dealer.
VI/MC/AM/DIS/CSH US/CD/JP

MAX ULE DISCOUNT BROKERAGE [TKR]

Brokerage and financial information retrieval.
CSH US/JP/OT

MCGRAW-HILL BOOK CO. [MH] ■ *

Business, finance and computer books.
VI/MC US/CD/JP

MENTOR TECHNOLOGIES [MN]

Authorized CompuServe training.
VI/MC US

MICROWAREHOUSE [MCW] ■ *

Hardware, software and equipment for PCs.
VI/MC/COD US/CD/JP/OT

MILTROBE ELECTRONICS [MI] ■ *

Consumer electronics, tools, gifts.
VI/MC/CSH US/CD

MONEY'S FINANCIAL MARKET [MFM]

Personal finance tools from *Money*.
VI/MC/AM US

MUSEUM OF FINE ARTS, BOSTON [FA] ■ *

Gifts and classic reproductions.
VI/MC/AM US/CD/JP/OT

MUSIC ALLEY ONLINE [MAO]

Mixers, synthesizers, keyboards, etc.
VI/MC/COD US/CD

N

NEWSNET [NN]

Specialized business news database service.
NA US/CD

NISSAN MOTOR CORP. IN THE USA [NI] ■

Nissan cars, trucks, accessories.
VI/MC US

O

OFFICIAL AIRLINE GUIDES [OA] ■

Information on online services; air and hotel guides.
VI/MC US/CD

ONLINE STORE [OS]

Computer accessories, hardware.
VI/MC/AM/DI US

P

PAUL FREDRICK SHIRTS CO. [PFS]

Classic shirts from the tailor to you.

PC/COMPUTING [PCC]

Save 58 percent and receive free gift.
VI/MC/DB US/CD

PC MAGAZINE [PM]

Save 54 percent and receive free gift.
VI/MC/DB US/CD

PENNY WISE OFFICE PRODUCTS [PW]

Full range of brand-name office products.

PEPPERIDGE FARM [PF] ■ *

Gourmet cookies, candies, gifts, etc.
VI/MC/AM/DI/DIS US

PREVENTION SYSTEMS [PS] ■ *

Affordable, healthful diet supplements.
VI/MC/AM/CSH US/CD

PRICE MOTORCARS [PRC]

Auto accessories and gifts of distinction.
VI/MC/AM/DIS US/CD/JP

PROGRAMS PLUS [PP]

Apple/Macintosh software and accessories.
VI/MC US/CD/JP/OT

PUBLISHERS CLEARING HOUSE [PUB]

Magazine subscriptions at low prices.
VI/MC US

PUSH PEDAL PULL FITNESS [PPP]

Professional home exercise equipment.
VI/MC/AM/DIS US

R**RADIO DOCTORS [RD]**

Music on CD and cassette.
VI/MC/AM/DIS US

RECORD AND TAPE CLUB [RT]

Record and tape ordering club.
DB US

RENT MOTHER NATURE [RM]

Nature's gifts, leasing programs, etc.
VI/MC/AM US/OT

S**SAFWARE COMPUTER**

Insurance [SAF]
High-tech equipment insurance.
VI/MC US/CD/JP/OT

SEARS [SEARS]

Electronics, home-office supplies, Nintendo and videos.
DIS/SC/CSH US

SECURITY PACIFIC [SEC]

Online low-interest credit application.
US

SHARON LUGGAGE AND GIFTS [SL]

Luggage, fine leather goods and unique gifts.
VI/MC/AM US/CD/JP/OT

SHOPPERS ADVANTAGE CLUB [SAC]

Discount shopping club.
VI/MC US

SIMON DAVID [SIM]

Gourmet foods, meats from Texas.
VI/MC/AM/DIS US/CD/JP/OT

SMALL COMPUTER BOOK CLUB [BK]

Quality computer books.
DB US/CD

SOFTWARE DISCOUNTERS OF AMERICA [SDA]

Software for a wide range of computers.
VI/MC US/CD/JP/OT

SOME THINGS SPECIAL UNIQUE BOUTIQUE [SP]

Unique gifts and computing accessories.
VI/MC/AM/DIS US/CD

SPIEGEL [SGL]

Fashion, gifts and electronics.
VI/MC/AM/SC US

SPRINGER-VERLAG [SV]

An array of computing and programming books. New! GO SV for details.
VI/MC/AM/DIS US/CD

SPORT SOURCE, THE [SS]

Sporting goods, apparel, accessories.
VI/MC US/CD/JP/OT

SQUISHY WISHY ZOO [SW]

Lovable, huggable stuffed animals. New! GO SW for details.
VI/MC US/CD/JP/OT

STATIONERY CENTER, THE [SC]

Office supplies, furniture, etc.
VI/MC/AM/DIS/COD US/CD/JP

T**TALL TAILS [TT]**

Supplies and gifts for your pet.
VI/MC/COD US/CD/JP/OT

TIME-LIFE BOOKS, MUSIC AND VIDEOS [TL]

Books, music and video series.
VI/MC/AM US

TRW CREDENTIALS [CRE]

Know the details of your credit status.
VI/MC/AM US

TSR GAMES SHOPPE [TSR]

Adventure, fantasy games and accessories.
VI/MC US/CD/JP/OT

U**USA TODAY [UT]**

Subscribe to the nation's newspaper.
VI/MC/AM US

W**WALDEN COMPUTER BOOKS [WB]**

Computer books and accessories.
VI/MC/AM US/CD/JP/OT

WALTER KNOLL FLORIST [WK]

Plants, flowers and gifts via FTD.
VI/MC/AM/DI/DIS/DB US/CD/JP/OT

WILLIAMS & EEDEN GARDEN CENTER [WE]

Flowers, plants and garden tools.
VI/MC US/CD

WORDSWORTH BOOKS [WO]

Books, new titles, catalogs.
VI/MC/AM/DIS US/CD/JP/OT

Y**YES! BOOKS AND VIDEOS [YB]**

A unique collection of books and videos.
VI/MC/AM US/CD/JP/OT

Merchants by Department

APPAREL/ACCESSORIES

AC Americana Clothing †
AO Artwear/Outwest ★
AU Austad's Golf Shop ★
BR Brooks Brothers ★
JCP JCPenney ★
PFS Paul Fredrick Shirts Co.
SL Sharon Luggage and Gifts ★
SGL Spiegel ★
SS The Sport Source ★

ARTS/MUSIC/VIDEO

CD CD Club ★
CM Classical Music Club
CV Corner Video
DMS Discount Music Supply ★
LE The Laser's Edge
MAO Music Alley Online
FA Museum of Fine Arts, Boston ★
RD Radio Doctors ★
RT Record and Tape Club ★
SEARS Sears ★★

TL Time-Life Books, Music and Videos

YB YES! Books and Videos ★

AUTO

AL Alamo Rent A Car
AI Automobile Information Center
AQ Autoquot-R
BU Buick Magazine
CI CIGNA Insurance
FORD Ford Motor Co.
NI Nissan Motor Corp. in the USA
PRC Price Motorcars

BOOKS/PERIODICALS

BB Brady Books
CS Computer Shopper
CK Create-A-Book
DJ Dow Jones & Co.
MH McGraw-Hill Book Co. ★
MC MacUser
MFM Money's Financial Market
PCC PC Computing
PM PC Magazine
PUB Publishers Clearing House

BK Small Computer Book Club
SV Springer-Verlag ★
TL Time-Life Books, Music and Videos
UT USA Today
WB WaldenCOMPUTERbooks
WO Wordsworth ★

BUSINESS/FINANCE

ATT AT&T Home-Office Resources Online
ATT AT&T Toll-Free 800 Directory
CF CheckFree Corp.
DR Dreyfus Corp.
DJ Dow Jones & Co.
INC A Guide to Incorporating
HRB H&R Block
TKR Max Ule Discount Brokerage
MFM Money's Financial Market
NN NewsNet
SEC Security Pacific †
CRE TRW Credentials

CLUBS/MEMBERSHIPS

CM Classical Music Club ★
CD CD Club ★
RT Record and Tape Club ★
SAC Shoppers Advantage Club ★
BK Small Computer Book Club
TL Time-Life Books, Music and Videos

COMPUTING

CDA CDA Computer Sales ★
ORD CompuServe Store
CE Computer Express ★
CS Computer Shopper
DM Direct Micro ★
HTH Heathkit ★
MF MacFriends ★
MC MacUser
MW MacWarehouse ★
MM Marymac Industries
MCW MicroWarehouse ★
OS Online Store
PCC PC Computing
PM PC Magazine
PP Programs Plus

SAF Safeware Computer Insurance
SDA Software Discounters of America
SP Some Things Special Unique Boutique ★
SV Springer-Verlag ★
WB WaldenCOMPUTERbooks ★

GIFTS/FLOWERS/GOURMET FOODS

AK Alaska General Store ★
ATT AT&T Toll-Free 800 Directory
BH Breton Harbor Baskets †
CC The Chef's Catalog ★
COF Coffee Anyone" ???
CK Create-A-Book
FFS Florida Fruit Shippers
FS Flower Stop
FO Food America †
GIM Gimme Jimmy's Cookies
GC Godiva Chocolatier ★
HS Hammacher Schlemmer ★
HH Helen Hutchleys La Dolceria ★
FA Museum of Fine Arts, Boston ★
PF Pepperidge Farm ★
RM Rent Mother Nature ★
SL Sharon Luggage and Gifts ★
SIM Simon David ★
SP Some Things Special Unique Boutique ★
SW Squishy Wishy Zoo †
WK Walter Knoll Florist
WE Williams & Eeden Garden Center ★

HEALTH/BEAUTY

BH Breton Harbor Baskets †
CL Contact Lens Supply
RX Court Pharmacy
CR Crabtree & Evelyn ★
PS Prevention Systems ★
PPP Push Pedal Pull Fitness ★

HOBBIES/TOYS/PETS

HC Hobby Center Toys
SEARS Sears ★★
SW Squishy Wishy Zoo †

TT Tall Tails
TSR TSR Games Shoppe ★
WE Williams & Eeden Garden Center ★

INFORMATION/SERVICES

ATT AT&T Home-Office Resources Online
ATT AT&T Toll-Free 800 Directory
CI CIGNA Insurance
ORD CompuServe Store
EA Educational Advisory Services
MN Mentor Technologies
SAF Safeware Computer Insurance
SEC Security Pacific †
CRE TRW Credentials

MERCHANDISE/ELECTRONICS

BR Brooks Brothers ★
CC The Chef's Catalog ★
ORD CompuServe Store
RX Court Pharmacy
HS Hammacher Schlemmer ★
HTH Heathkit ★
JCP JCPenney ★
MI Miltrobe Electronics ★
SEARS Sears ★★
SAC Shoppers Advantage Club
SGL Spiegel ★

OFFICE SUPPLIES

DM Direct Micro ★
EX Executive Stampler ★
PW Penny Wise Office Products
SEARS Sears ★★
SC The Stationery Center ★

SPORTS/LEISURE

AU Austad's Golf Shop ★
HS Hammacher Schlemmer ★
PPP Push Pedal Pull Fitness ★
SS The Sport Source ★

TRAVEL/VACATIONS

AF Air France
ATT AT&T Toll-Free 800 Directory
FI France Info USA
OA Official Airline Guides

GOINGS-ON AT A GLANCE

FREE SHOPPING

Remember: connect time is always **free** at AT&T Toll-Free 800 Directory (GO ATT) and CompuServe Store (GO ORDER). Connect time is **free** every Wednesday in October at every Mall merchant, too. Plus, shop the following stores without paying standard connect-time fees on select weekends. Connect time is **free** from 12:01 a.m. ET Saturday through 11:59 p.m. ET Sunday.

October 1 through 31.

Flash! Shop Security Pacific **free** of connect-time fees every day. GO SEC

October 6 and 7.

Americana Clothing. GO AC
Brooks Brothers. GO BR
Coffee Anyone ??? GO COF
Crabtree & Evelyn. GO CR
Ford Motor Co. GO FORD
Heathkit. GO HTH
McGraw-Hill Books Co. GO MH
Software Discounters of America. GO SDA
Time-Life Books, Music and Videos. GO TL
WaldenCOMPUTERbooks. GO WB

October 6 through 13.

Flash! Shop **free** of connect-time fees at Sears. GO SEARS

October 7 through 13 and 21 through 27.

Flash! Shop **free** of connect-time fees at Penny Wise Office Products. GO PW

October 13 and 14.

CIGNA Insurance. GO CI
Crabtree & Evelyn. GO CR
Food America. GO FO
Simon David. GO SIM
Time-Life Books, Music and Videos. GO TL
WaldenCOMPUTERbooks. GO WB

October 13 through 21.

Flash! Shop **free** of connect-time fees at MacFriends. GO MF

October 13 through November 3.

Flash! Shop **free** of connect-time fees at JCPenney. GO JCP

October 20 and 21.

Americana Clothing. GO AC
Automobile Information Center. GO AI
Bretton Harbor Baskets. GO BH
Crabtree & Evelyn. GO CR
Direct Micro. GO DM
Heathkit. GO HTH
Pepperidge Farm. GO PF
Simon David. GO SIM
Time-Life Books, Music and Videos. GO TL
WaldenCOMPUTERbooks. GO WB

October 22 through 28.

Flash! Shop **free** of connect-time fees at The Chef's Catalog. GO CC

October 27 and 28.

AT&T Home-Office Resources. GO ATT
CIGNA Insurance. GO CI
Crabtree & Evelyn. GO CR
Pepperidge Farm. GO PF
Push Pedal Pull Fitness. GO PPP
Some Things Special Unique Boutique. GO SP
Time-Life Books, Music and Videos. GO TL

Florida Fruit Shippers' pre-season sale.

Save 10 percent on all orders placed prior to Nov. 15. Order grove-fresh oranges and grapefruit from Florida and Florida's Indian River district shipped to the United States, Canada and Europe. 1/4, 1/2, 3/4 and full bushels. Deluxe assortments for gift giving, too. Request a free full-color brochure online. From Florida Fruit Shippers. GO FFS

Fall planting from Williams & Eeden Garden Center.

Flash! Williams & Eeden Garden Center has quadrupled its online selection of bulbs. More than 250 varieties are now available for immediate delivery. Select from double flowering tulips, miniature daffodils and peonies. From Williams & Eeden Garden Center. GO WE

Enter the Publishers Clearing House \$10 million sweepstakes.

Request your official entry form online today. You could be the next Publisher's Clearing House \$10 million winner. Order subscriptions to more than 200 magazines online, too. Rock-bottom prices guaranteed. GO PUB

Order catalogs toll-free through AT&T.

Calling all armchair shoppers! Toll-free numbers for more than 150 companies offering print catalogs can be found in the AT&T Toll-Free 800 Directory online. Find 800 numbers for old favorites, such as L.L. Bean, Eddie Bauer, Crate Barrel and Conrains Habitat. Check out the offerings in Cool Trash, Let's Get Organized and Margaritaville. Several military surplus catalogs are featured, too, including All The Right Stuff, Blue Yonder and Sturm European Military Surplus. To browse the listing, select "Search by Category." Then select "Retail Stores and Catalogs." Remember, connect time is always **free** at AT&T Toll-Free 800 Directory. GO ATT

CompuServe Navigator Version 3.

Put your Macintosh on cruise control with the award-winning CompuServe Navigator, named the Best Telecommunications Product of 1989 by the Software Publishers Association. Order CompuServe Navigator at CompuServe Store, where connect time is **always free**.

From CompuServe Store. GO ORDER
List price: \$99.90. **Sale price: \$70.**

Walter Knoll salutes mothers-in-law.

Remember your mother-in-law on Oct. 28, Mothers-In-Law Day. Consider the mother-in-law basket, a bamboo basket decorated with orange mini carnations, yellow daisies, bronze pomps, yellow carnations and a small green plant (\$29.50). Mother-in-law vase arrangement (\$20) also available. From Walter Knoll Florist. GO WK

Coming in November...

- An expanded 16-page issue of *Go Mall*, featuring our top picks for holiday gift giving.
- Grand openings for Starnet's Catch of the Day and Camelot London Collection Lingerie.
- Your chance to earn an "Holiday Early Bird



Order grove-fresh oranges. GO FFS



CompuServe Navigator. GO ORDER



Free connect at Security Pacific. GO SEC

What the heck is "free connect"?

Whenever you read about a free-connect weekend in *Go Mall*, know you can browse through participating merchants' online stores for those two days without paying standard CompuServe connect rates. In other words, you pay nothing while you explore a Mall store that's currently offering free connect time.

An up-to-date list of free-connect weekends always can be found online in "This Week's Mall News." (Though connect-time charges are waived, any applicable communications surcharges *do* remain in effect. Sorry.) Who says you can't get something for nothing?

Shoppers Guide



WIN LOTTO MILLIONS New DOS Release!

LOTTO PICKER 3 picks your winning lotto tickets by finding hidden biases from past drawings! Join our DOCUMENTED WINNERS who exploit hot, due, & unbiased numbers in order to win big, & often, at Lotto. Works for all lotteries. WHEELING incl. in DOS version! \$39.95 (+2.55 s/h). 3.5" add \$5. For IBM. V2.1 for Apple II & C64/128. GE RIDGE, 170 Broadway, #201OL, NYC 10038. ORDERS 1-800-835-2246 ext. 121. Info 718-317-1961. NY res. add tax.

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User ID numbers will also be forwarded via US Mail at the end of each month.

CompuServe
COMPUSERVE
ADVERTISERS/OLI

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MAGAZINE

1. May 1990 Advertisers
2. Apr. 1990 Advertisers
3. Mar. 1990 Advertisers

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SDA FREE ACCESS WEEKEND

Begins: October 6 12:01 A.M.

Ends: October 7 11:59 P.M.

Type "GO SDA" to access our store

Editorial Articles/Reviews

At the end of each electronic version product review, you'll be asked if you wish to request further information through the Online Inquiry system. A "yes" response will let the system prompt you for your name, address and other information so that your request can be forwarded to the appropriate company. If you respond "no," the system will return you to the previous menu.

To request information about products reviewed in the print edition, GO OLI-280 and select the appropriate listing, such as May Hardware Reviews. At the next menu, select the product you're interested in. If you answer "yes" at the question prompt, the OLI system will prompt you for the necessary information.

Requests to these sections will be stored and forwarded by traditional mail once each month.

CompuServe
REVIEW LISTINGS/PRINT EDITION

1. May Hardware Listings
2. May Software Listings
3. May New Product Listings

Shopper's Guide

GO OLI-70 to get information about CompuServe Magazine's mini-ad program.

To request information from Shopper's Guide advertisers, follow the instructions outlined in each ad.

CompuServe
SHOPPER'S GUIDE

1. About Shopper's Guide
2. Rates and Information

***Note:** Additional requests during the same session will not require you to re-enter your name and address

Advertiser's Directory

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Checkfree	21
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Computer Database Plus	25
Disclosure	9
GE Ridge	63
IQuest	35, 37, 39
Marymac	63
McGraw Hill	50
Money Magazine	C-2
Official Airline Guides	4, 5
On-Line Store	33
PARS	C-3
Paul Fredrick	37
Quick & Reilly	31
RMC	42
SDA	63
Shoppers Advantage	40
Spear Financial	20
Supra	C-4
Traveler's Access	1
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Waldenbooks	39

Guidelines to Requesting Information Through OLI

Online Inquiry

Online Inquiry is CompuServe Magazine's electronic version of the traditional reader inquiry card. To request additional information about products or services described in CompuServe Magazine, simply access CompuServe and type GO OLI at any prompt.

CompuServe
COMPUSERVE MAGAZINE ADVERTISERS
ONLINE INQUIRY (OLI)

1. OLI Instructions
2. CompuServe Magazine Display Ads
3. Print Edition Reviews
4. Shopper's Guide Mini-Ads

Display Ads

GO OLI-160. Inquiries to this section will be followed by a brief description of the CompuServe Magazine ad. To request additional printed information, simply enter your name and address at the prompts. OLI will add your User ID number and electronically forward your request to the appropriate advertiser(s). The names, addresses and

UPDATE



Corporate Gift Programs at The Mall

Consult The Electronic Mall's Corporate Gift Guide for unique holiday gifts for clients and business associates. Participating merchants, including Godiva Chocolatier, Breton Harbor Baskets, Simon David and Florida Fruit Shippers, welcome corporate orders. Request quotes for multiple orders or customized packages.



Use OAG Surcharge-Free Oct. 6 and 7

Explore the Official Airline Guide's 25 travel databases, including Zapodet's Adventure Atlas packages, cruise services, resort and conference site information, and more. Access schedule and fare information in OAG's Electronic Edition Travel Service. Book reservations and tickets through Thomas Cook or Delta (DATAS II) Travel Agencies. GO OAG

The \$5 scan charge is waived for IQuest's National Newspaper SmartSCAN during October. Use this SmartSCAN to quickly review 20 individual databases—containing articles from newspapers, newswires and the business press—by entering a single search phrase. Elect to read the retrieved information for additional charges. GO IQUEST


First-time users of Health Database Plus will receive up to a \$5 rebated usage credit for surcharges incurred during their first session in October. Health Database Plus features full-text articles from more than 75 lay-oriented health journals, such as *Prevention* and *Psychology Today*, and non-technical summaries of articles appearing in 70 technical and professional medical journals. Nearly 35,000 articles—most less than two years old—are available. GO HDB

Identify Investment Candidates with Executive Option products, Company Screening and Disclosure II, available to all CompuServe members in October. In addition, Company Screening (GO COSCREEN) is being offered at a \$15-per-hour promotional price. Quickly screen more than 10,500 companies on 24 financial criteria to find those meeting your investment needs. Then access Disclosure II (GO DISCLOSURE), CompuServe's largest source of detailed information about those companies, including management discussions, financial statements, ownership information, corporate events and ratio reports.

CompuServe has released a new specification for the Graphics Interchange Format. GIF is a format for the storage of graphic images, independent of computer type. Download files GIF89A.DOC and GIF89A.ARC from the Graphics Support Forum's "Miscellaneous Utilities and Code" Library (14). For the newest software to view GIF graphics, monitor the forum announcements for program availability. GIF Developers receive support in the "Developers Den" Section (17). GO GRAPH SUPPORT

Download Lotus Magellan 2.0 Sampler, viewers for SQZ! and LZEXE compression program in forums. The Lotus Magellan 2.0 Sampler and viewers for SQZ! and Quattro Pro are available in the LDC Words and Pixels Forum (GO LOTUSB). To browse the features of Lotus Magellan 2.0, download the Sampler (MGSMPL.ARC) and viewers (QPRO.ZIP and SQZ.ZIP) in the forum's "New Uploads" Library (1). LZEXE, the new compression program for executable files, can be downloaded from the IBM Systems/Utilities Forum (GO IBMSYS). To access this program and supplemental programs and shells, browse with key word LZEXE in the "File Utilities" Library (6).

NEXT MONTH • Here Comes the Propreneur: The New Self-employed Job Security • EETnet Arrives: The Electrical Engineer's Source • Over There: Investing in Foreign Markets • Hotels with Moats: Castle-hopping in Germany • It's Classified: Buying and Selling Online



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PC Magazine 6/28/88

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MacInTalk 6/89

"DYNAMITE LITTLE MODEM"

JOHN C. DVORAK, *PC MAGAZINE*, 6/28/88

"...it performed as well as a much more expensive modem." *AmigaWorld* 10/89

"It's inexpensive, Hayes™-compatible, and works fine." *Macworld* 11/88

"I can highly recommend the Supra 2400 modem as providing excellent value for the price." *ST Informer* 2/88

"The SupraModem 2400™ has the multiple benefits of Hayes compatibility, reliability, affordability, and compact physical size." *A+ Magazine* 7/88

"The notably small package, virtually indestructible case, front panel switch, and clear speaker combined with a very attractive price...make this modem a keeper here."

Denver PC Boardwatch 7/88

"The SupraModem 2400 remains the best buy among the low-cost modems examined here."

inCider, The Apple II Magazine 1/89

"The SupraModem is a fantastic deal."

ST-Log 7/88



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